

**HB 1670 - DIGEST**

Prohibits an insurer from taking an underwriting action on a policy insuring residential property based on claim history if an insured has made less than three excluded insurance claims for any loss that occurred during the preceding thirty-six months.

Requires an insurer to provide written notice in a timely fashion to an insured who has filed two excluded insurance claims with the insurer on residential property within the preceding thirty-six months to inform the insured that the insurer may take an underwriting action if a third excluded insurance claim on residential property is filed with the insurer during the thirty-six month period.

Authorizes an insurer to take an underwriting action due to other factors that are not prohibited by the act.