

**ALABAMA DEPARTMENT OF INSURANCE
INSURANCE REGULATION**

CHAPTER 482-1-074

UNFAIR DISCRIMINATORY ACTS OR PRACTICES

TABLE OF CONTENTS

	Page
482-1-074-.01 Authority.	2
482-1-074-.02 Purpose.	2
482-1-074-.03 Unfair Discriminatory Acts or Practices.	2
482-1-074-.04 Time of Taking Effect.	2

ALABAMA INSURANCE REGULATION
Chapter 482-1-074

482-1-074-.01 Authority. This chapter is promulgated under the provisions of Section 27-2-17 and 27-12-11, Code of Alabama, 1975.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, § 27-2-17 and 27-12-11

History: New November 2, 1984, Effective August 1, 1985

482-1-074-.02 Purpose. The purpose of this chapter is to identify specific acts or practices which are prohibited by Section 27-12-11 Trade Practices Act.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, § 27-2-17 and 27-12-11

History: New November 2, 1984, Effective August 1, 1985

482-1-074-.03 Unfair Discriminatory Acts or Practices. The following are hereby identified as acts or practices which constitutes unfair discrimination between individuals of the same class: Refusing to insure, or refusing to continue to insure, or limiting the amount, extent or kind of coverage available to an individual or charging an individual a different rate for the same coverage solely because of blindness or partial blindness.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, § 27-2-17 and 27-12-11

History: New November 2, 1984, Effective August 1, 1985

482-1-074-.04 Time of Taking Effect. This chapter shall become effective on August 1, 1985.

Author: Commissioner of Insurance

Statutory Authority: Code of Alabama 1975, § 27-2-17 and 27-12-11

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