

An Act relating to insurance; creating the Auto Choice Reform Act; providing short title; defining terms; authorizing choice of insurance systems; requiring certain notice; authorizing use of electronic signature; stating effect of certain choice; authorizing certain choice by specific person; authorizing insurer to apply certain conditions to coverage based upon certain circumstance; authorizing application of certain rules for purpose of uniformity; binding persons to insurance choice of specified person; stating exceptions; stating consequences for failure to elect type of insurance; construing provision; authorizing establishment of certain program by Insurance Commissioner; requiring certain consumer information be provided by insurer; creating certain presumption under certain circumstances; stating effect of act; providing minimum requirements for certain policies; authorizing certain subrogation rights under certain circumstances; authorizing periodic payments of benefits under certain circumstances; requiring payment of benefits within specified time; stating consequences; authorizing certain methods for underwriting; stating application of deductibles and exclusions; stating requirements for certain insurance; authorizing recovery under certain policy; authorizing nonpayment under certain circumstances; stating requirements for tolling certain time period; authorizing cancellation, nonissuance or nonrenewal of certain policy; authorizing certain recovery; stating certain liability; allocating certain monies; authorizing certain payment under specific circumstances; prohibiting certain recovery; stating application of certain coverage; authorizing first party benefits under certain circumstances; stating persons insurer may seek reimbursement; authorizing reimbursement from collateral source; prohibiting introduction of certain evidence; providing for choice-of-law principles; providing for application of act inside and outside state; prohibiting certain jurisdiction; providing for statute of limitations; prohibiting cancellation or nonrenewal or increased premiums under certain circumstances under certain circumstances; authorizing cancellation or nonrenewal or increased premiums; excepting certain persons from liability; stating exceptions; construing act; providing for codification; and providing an effective date.