1 H. B. 3122 2 3 (By Delegate Butler) [Introduced March 25, 2013; referred to the 4 5 Committee on Banking and Insurance then the Judiciary.] 6 7 8 9 10 A BILL to amend and reenact §33-20-17 of the Code of West Virginia, 11 1931, as amended, relating to requiring insurers to provide 12 the same fire insurance coverage and rates for dwellings that are sectional homes on permanent foundations as is provided 13 for permanent dwellings that are improvements to real estate. 14 15 Be it enacted by the Legislature of West Virginia: That §33-20-17 of the Code of West Virginia, 1931, as amended, 16 17 be amended and reenacted to read as follows: 18 ARTICLE 20. RATES AND RATING ORGANIZATIONS. 19 §33-20-17. Determination of rates on dwellings. 20 (a) For the purpose of determining the proper premium to be 21 charged for coverage issued upon a dwelling situated in the state, 22 commercial activities conducted by the insured shall not be taken 23 into consideration by the insurer unless conducted within the

- 1 dwelling.
- 2 (b) Insurers providing fire insurance coverage upon property
- 3 insured as a dwelling shall provide the same coverage and rates for
- 4 a dwelling that is a sectional home situated on a continuous
- 5 masonry foundation on real property as the insurer provides for a
- 6 dwelling that is a permanent structure constructed on site that is
- 7 an improvement to real estate. As used in this section, "sectional
- 8 home" means a manufactured home as defined in subdivision (j),
- 9 section two, article nine, chapter twenty-one of this code, that is
- 10 <u>designed to be used exclusively as a dwelling situated on a</u>
- 11 permanent continuous masonry foundation.

NOTE: The purpose of this bill is to require insurers to provide the same fire insurance coverage and rates for dwellings that are sectional homes on permanent foundations as is provided for permanent dwellings that are improvements to real estate.

Strike-throughs indicate language that would be stricken from the present law, and underscoring indicates new language that would be added.