



STATE OF ARIZONA
OFFICE OF THE GOVERNOR

DOUGLAS A. DUCEY
GOVERNOR

EXECUTIVE OFFICE

April 22, 2019

The Honorable Katie Hobbs
Secretary of State
1700 W. Washington, 7th Floor
Phoenix, AZ 85007

Dear Secretary Hobbs:

I am transmitting to you the following bills from the Fifty-fourth Legislature, 1st Regular Session, which I signed on April 22nd, 2019:

H.B. 2318 texting while driving; prohibition; enforcement (Campbell)
H.B. 2674 insurance; exceptions; guaranteed asset protection (Weninger)
H.B. 2704 underground storage tanks; process (Toma)
S.B. 1048 community colleges; admissions criteria (Carter)
S.B. 1073 school district consolidations (S. Allen)
S.B. 1159 fire districts; financial reports; alternatives (Borelli)
S.B. 1250 protective orders; sexual assault (Steele)
S.B. 1340 ABOR; university scholarships; report (Carter)
S.B. 1398 miniature scooters; electric standup scooters (Pace)

Sincerely,

Douglas A. Ducey
Governor
State of Arizona

cc: Senate Secretary
Chief Clerk of the House of Representatives
Arizona News Service

State of Arizona
House of Representatives
Fifty-fourth Legislature
First Regular Session
2019

House Engrossed
FILED
KATIE HOBBS
SECRETARY OF STATE

CHAPTER 113
HOUSE BILL 2674

AN ACT

AMENDING SECTION 20-103, ARIZONA REVISED STATUTES; RELATING TO INSURANCE.

(TEXT OF BILL BEGINS ON NEXT PAGE)



1 Be it enacted by the Legislature of the State of Arizona:

2 Section 1. Section 20-103, Arizona Revised Statutes, is amended to
3 read:

4 20-103. Definition of insurance; exceptions

5 A. For the purposes of this title, except as otherwise provided,
6 "insurance" is a contract by which one undertakes to indemnify another or
7 to pay a specified amount ~~upon~~ ON determinable contingencies.

8 B. Private ambulance service contracts or private fire protection
9 service contracts are not insurance, and this title does not apply to
10 those contracts.

11 C. Charitable gift annuities that are issued pursuant to section
12 20-119 are not insurance and, except as provided in section 20-119, this
13 title does not apply to agreements for those annuities.

14 D. Collision damage waivers are not insurance, and this title does
15 not apply to those waivers.

16 E. Direct primary care provider plans that are issued pursuant to
17 title 44, chapter 11, article 25 are not insurance, and this title does
18 not apply to those plans.

19 F. GUARANTEED ASSET PROTECTION WAIVERS ARE NOT INSURANCE, AND THIS
20 TITLE DOES NOT APPLY TO THOSE WAIVERS. FOR THE PURPOSES OF THIS
21 SUBSECTION, "GUARANTEED ASSET PROTECTION WAIVER" MEANS A CONTRACTUAL
22 AGREEMENT THAT IS A PART OF OR AN ADDENDUM TO A BORROWER'S FINANCE
23 AGREEMENT WHEREIN A CREDITOR AGREES FOR A SEPARATE CHARGE TO CANCEL OR
24 WAIVE ALL OR PART OF THE AMOUNT DUE ON THE BORROWER'S FINANCE AGREEMENT IN
25 THE EVENT OF A TOTAL PHYSICAL DAMAGE LOSS OR UNRECOVERED THEFT OF A MOTOR
26 VEHICLE.

APPROVED BY THE GOVERNOR APRIL 22, 2019.

FILED IN THE OFFICE OF THE SECRETARY OF STATE APRIL 22, 2019.



Passed the House March 4, 20 19

Passed the Senate April 15, 20 19

by the following vote: 48 Ayes,

by the following vote: 21 Ayes,

11 Nays, 1 Not Voting

7 Nays, 2 Not Voting

W. R. Boyce
Speaker of the House

Karen Fann
President of the Senate

Pro Tempore

Jim Drake
Chief Clerk of the House

Susan Owens
Secretary of the Senate

EXECUTIVE DEPARTMENT OF ARIZONA
OFFICE OF GOVERNOR

This Bill received by the Governor this

16th day of April, 20 19

at 3:47 o'clock P M.

Ryan Sibley
Secretary to the Governor

Approved this 22nd day of

April 2019

at 10:39 o'clock A M.

Douglas Ducey
Governor of Arizona

EXECUTIVE DEPARTMENT OF ARIZONA
OFFICE OF SECRETARY OF STATE

This Bill received by the Secretary of State

this 22 day of April, 20 19

at 3:28 o'clock P M.

[Signature]
Secretary of State

H.B. 2674