

APA-1

TRANSMITTAL SHEET FOR NOTICE  
OF INTENDED ACTION

Control: 482

Department or Agency: Alabama Department of Insurance

Rule No.: Chapter 482-1-074

Rule Title: Unfair Discriminatory Acts or Practices

Intended Action Repeal

Would the absence of the proposed rule significantly harm or endanger the public health, welfare, or safety? No

Is there a reasonable relationship between the state's police power and the protection of the public health, safety, or welfare? Yes

Is there another, less restrictive method of regulation available that could adequately protect the public? No

Does the proposed rule have the effect of directly or indirectly increasing the costs of any goods or services involved? No

To what degree?: N/A

Is the increase in cost more harmful to the public than the harm that might result from the absence of the proposed rule? NA

Are all facets of the rule-making process designed solely for the purpose of, and so they have, as their primary effect, the protection of the public? Yes

Does the proposed action relate to or affect in any manner any litigation which the agency is a party to concerning the subject matter of the proposed rule? No

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Does the proposed rule have an economic impact? No

If the proposed rule has an economic impact, the proposed rule is required to be accompanied by a fiscal note prepared in accordance with subsection (f) of Section 41-22-23, Code of Alabama 1975.

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Certification of Authorized Official

I certify that the attached proposed rule has been proposed in full compliance with the requirements of Chapter 22, Title 41, Code of Alabama 1975, and that it conforms to all applicable filing requirements of the Administrative Procedure Division of the Legislative Services Agency.

Signature of certifying officer

Reyn Norman  
Reyn Norman

Date

Wednesday, April 17, 2024

REC'D & FILED

APR 18, 2024

LEGISLATIVE SVC AGENCY

ALABAMA DEPARTMENT OF INSURANCE

NOTICE OF INTENDED ACTION

AGENCY NAME: Alabama Department of Insurance

RULE NO. & TITLE: Chapter 482-1-074 Unfair Discriminatory Acts or Practices

INTENDED ACTION: Repeal

SUBSTANCE OF PROPOSED ACTION:

The Alabama Department of Insurance is exempt from the Alabama Administrative Procedures Act pursuant to Section 41-22-2(e), Code of Alabama 1975. The Commissioner of Insurance is proposing to repeal this regulation as it is not necessary.

TIME, PLACE AND MANNER OF PRESENTING VIEWS:

Interested persons may submit data, views, or arguments in writing at any time prior to 3:00 PM on June 6, 2024, to the Alabama Department of Insurance, Attention: Legal Division, Post Office Box 303351, Montgomery, Alabama 36130-3351, or orally by appearing at the public hearing, Suite 502, RSA Tower, 201 Monroe Street, Montgomery, Alabama, beginning at 10:00 AM, on June 11, 2024.

FINAL DATE FOR COMMENT AND COMPLETION OF NOTICE:

Tuesday, June 11, 2024

CONTACT PERSON AT AGENCY:

Erin Dunagan  
Associate Counsel

*Reyn Norman*

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Reyn Norman

(Signature of officer authorized  
to promulgate and adopt  
rules or his or her deputy)

ALABAMA DEPARTMENT OF INSURANCE  
ADMINISTRATIVE CODE

CHAPTER 482-1-074  
UNFAIR DISCRIMINATORY ACTS OR PRACTICES (REPEALED )

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482-1-074-.01      Authority (Repealed ).

~~This chapter is promulgated under the provisions of Section 27-2-17 and 27-12-11, Code of Ala. 1975. (Repealed)~~

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Ala. 1975, §27-2-17, 27-12-11.

**History: New Rule:** November 2, 1984; effective August 1, 1985. Filed for codification in the Alabama Administrative Code by the Department of Insurance on July 5, 2005, pursuant to the Code of Ala. 1975, §27-7-43. Repealed: Published ; effective

482-1-074-.02      Purpose (Repealed ).

~~The purpose of this chapter is to identify specific acts or practices which are prohibited by Section 27-12-11 Trade Practices Act. (Repealed)~~

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Ala. 1975, §27-2-17, 27-12-11.

**History: New Rule:** November 2, 1984; effective August 1, 1985. Filed for codification in the Alabama Administrative Code by the Department of Insurance on July 5, 2005, pursuant to the Code of Ala. 1975, §27-7-43. Repealed: Published ; effective

482-1-074-.03

**Unfair Discriminatory Acts Or Practices**  
**(Repealed)** .

~~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.~~

**(Repealed)**

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Ala. 1975, §27-2-17, 27-12-11.

**History: New Rule:** November 2, 1984; effective August 1, 1985. Filed for codification in the Alabama Administrative Code by the Department of Insurance on July 5, 2005, pursuant to the Code of Ala. 1975, §27-7-43. **Repealed:** Published ; effective

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482-1-074-.04

**Time Of Taking Effect** **(Repealed)** .

~~This chapter shall become effective on August 1, 1985.~~ **(Repealed)**

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Ala. 1975, §27-2-17, 27-12-11.

**History: New Rule:** November 2, 1984; effective August 1, 1985. Filed for codification in the Alabama Administrative Code by the Department of Insurance on July 5, 2005, pursuant to the Code of Ala. 1975, §27-7-43. **Repealed:** Published ; effective

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