

**DRAFTER'S NOTE**  
**FROM THE**  
**LEGISLATIVE REFERENCE BUREAU**

LRBa1526/1dn  
PJK:cmh:jf

February 29, 2000

Representative Cullen:

This amendment limits the requirement to provide written reasons for denying coverage under an insurance policy to life and disability insurance (disability insurance is actually health insurance). Without this amendment, the requirement applies to all types of insurance. Placing the limit required the addition of a definition, since "disability insurance" is not defined generally for ch. 631, only for s. 631.95 (which is created in the bill).

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