



OHIO LEGISLATIVE SERVICE COMMISSION

Sub. Bill Comparative Synopsis

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Sub. S.B. 273

132nd General Assembly
(H. Insurance)

This document summarizes how the latest substitute version of the bill differs from the immediately preceding version. It addresses only the topics on which the two versions differ substantively. It does not list topics on which the two bills are substantively the same. The latest substitute version (L_132_2255-2) contains the following additional provisions not contained in Sub. S.B. 273 As Passed by the Senate.

Cybersecurity

- Requires insurers to implement an information security program based on the results of a risk assessment in order to safeguard certain business and personal information.
- Requires insurers to develop a formal incident response plan to respond to a cybersecurity event.
- Requires insurers to certify compliance to the Superintendent of Insurance and gives compliant insurers an affirmative defense to certain actions.
- Requires insurers to investigate cybersecurity events.
- Requires insurers to notify certain parties of a cybersecurity event.
- Provides that certain information relating to a cybersecurity event is confidential, privileged, and not subject to disclosure except under limited circumstances.
- Exempts certain small insurers from the information security program requirements and deems HIPAA-compliant insurers as meeting those requirements.

Motor vehicle ancillary product protection contracts

- Merges the motor vehicle tire or wheel road hazard contract provisions in the motor vehicle ancillary product protection (MVAPP) contract provisions.

- Adds a contract for key replacement as a type of MVAPP contract.
- Allows MVAPP contracts to provide for incidental payment of indemnity under limited circumstances including towing, rental, and emergency road services.
- Exempts a contract that is only for prepaid routine, scheduled maintenance from the definition of a consumer goods service contract.

Surplus lines insurance

- Authorizes domestic insurers to offer surplus lines insurance products as domestic surplus lines insurers.
- Exempts domestic surplus lines insurers from most insurance laws.
- Allows surplus lines brokers to obtain coverage for a person from a domestic surplus lines insurer.

Cancellation of certain insurance policies

- Allows an insurer to include a notice of cancellation of certain insurance policies for nonpayment of premium with a billing notice.

Single interest insurance

- Clarifies that a seller may charge a buyer for any type of insurance, including single interest insurance, in a retail installment contract.

Regulatory authority of the Superintendent of Insurance

- Specifies that nothing in the Health Care Contract Law provisions relating to the termination of health care contracts is to be construed to expand the regulatory authority of the Superintendent of Insurance over vision care providers.

Eviction actions

- Specifies how days are counted for the Eviction Law's requirement of prior notice before the filing of an eviction action and the deadline for law enforcement to execute an order of eviction (a writ of execution) in the action.