



Collection of  
**Chaptered Session Laws**

**76<sup>th</sup> General Assembly**

State of San Andreas

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Speaker of the House of Representatives: Ashley Arnold

President of the Senate: Betty Brinkerhoff

Governor: The Honorable Isabel Reina Payne

**San Andreas State Capitol**

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## HOUSE BILL 25-467

By Senator(s) Wells  
also Representative(s) Simmons, Barnes, Murphy

### AN ACT

#### CONCERNING THE ADOPTION OF A STATE FLAG

Be It Enacted by the General Assembly of the State of San Andreas:

##### **Section 1. Findings and Purpose.**

(a) The General Assembly finds that a unique and representative flag is essential to symbolize the distinct identity, natural beauty, and aspirational spirit of the State of San Andreas.

(b) The General Assembly declares that the proposed flag design embodies the majestic landscape and bright future of our great state.

##### **Section 2. Official State Flag.**

(a) The flag described in subsection (b) of this section is hereby designated as the official State Flag of San Andreas.

(b) Description of the Official State Flag:

The official State Flag of San Andreas shall consist of a rectangular field divided into three primary horizontal sections and one prominent circular emblem.

(1) The uppermost section shall be a deep, rich blue, occupying approximately one-third of the flag's height, symbolizing the expansive skies and calm waters of the state.

(2) Centered within this blue field, slightly overlapping the middle section, shall be a vibrant golden yellow disc, representing the abundant sunshine, prosperity, and optimistic spirit of San Andreas.

(3) The middle section shall be composed of two prominent white triangular peaks, pointing upwards and positioned against the blue background. These peaks shall be joined at their base, forming an inverted "V" shape, with the point of the "V" extending downward to meet the lower section of the flag. These white peaks symbolize the snow-capped mountains and geographical grandeur of the state.

(4) The lowermost section shall be a bold, striking red, occupying approximately one-third of the flag's height, forming the base for the white triangular peaks. This red color represents the rich earth, the courage of its people, and the fiery sunsets that grace our landscapes.

(5) The overall design evokes a sense of natural beauty, with mountains rising under a golden sun against a blue sky, grounded in the vibrant land.

##### **Section 3. Display of the State Flag.**

The official State Flag shall be displayed in accordance with generally accepted flag etiquette and any regulations promulgated by the Secretary of State concerning its proper display.

## HOUSE BILL 25-470

By Senator(s) Harrison  
also Representative(s) Wood, Spencer, Jenkins, Vasquez

**AN ACT**  
**CONCERNING THE ADOPTION OF ONLINE VOTING**

Be It Enacted by the General Assembly of the State of San Andreas:

**SECTION 1. SHORT TITLE.**

This Act shall be known and may be cited as the “Online Voting Implementation Act of 2025.”

**SECTION 2. FINDINGS AND PURPOSE.**

The General Assembly finds and declares:

- (a) That expanding access to elections is vital to democratic participation, and modern technology can facilitate more convenient access while maintaining integrity.
- (b) That other jurisdictions and research (e.g. cryptographic voting systems, verifiable online voting designs) show that secure, end-to-end verifiable election systems are technically feasible (see e.g. “Towards end-to-end verifiable online voting” research).
- (c) That implementing statewide online voting requires sufficient lead time, infrastructure, oversight, auditing, and transitional support.
- (d) That beginning in November 2026 ensures that there is adequate time for testing, certification, public education, and fallback provisions.
- (e) That the State has a compelling interest in ensuring voter security, fraud prevention, access (including for persons with disabilities), auditability, and public confidence in the electoral process.
- (e) Therefore, the purpose of this Act is to require that all elections statewide include an option for secure online voting systems, with appropriate safeguards, audits, fallback options, and transition measures.

**SECTION 3. DEFINITIONS.**

In this Act, unless the context otherwise requires:

- (a) “Election” includes all primary, general, coordinated, special, recall, and referendum elections held statewide under state or federal law.
- (b) “Online voting” means the casting, submission, and receipt of votes over the internet or other digital networks by qualified electors.
- (c) “Qualified elector” means a person eligible to vote in the state under existing law.
- (d) “Election authority” means the Secretary of State and local county (or municipal) election officials.

(e) “Verifiable voting system” means a cryptographic or algorithmic method by which each voter can verify that their vote was (a) recorded as cast, (b) included in the tally, and (c) counted correctly, while preserving ballot privacy and preventing double-voting.

(f) “Audit log” means a publicly viewable record or cryptographic commitment or hash chain that allows third parties to verify election integrity.

(g) “Fallback voting” means alternative secure voting means (e.g., in-person, paper ballot) to be used if system failure occurs.

(h) “Oversight commission” means the Online Voting Oversight Commission established under Section 6.

(i) “Certification” means the process by which a voting system is tested, certified, or approved by the Secretary of State (or designated independent testing authority) to meet security, reliability, accessibility, and verifiability standards.

#### **SECTION 4. EFFECTIVE DATE AND TRANSITION.**

(a) This Act takes effect immediately for the purposes of planning, rulemaking, budgeting, and preparations. Notwithstanding other provisions, the first statewide election held under this Act shall be the November 2026 general election.

(b) The Secretary of State, in collaboration with the oversight commission and local election authorities, shall adopt rules and standards no later than two (2) calendar months after this bill is signed by the Governor to implement the system.

(c) During the transition period (from enactment through November 2026), the State shall run pilot programs in selected counties (or districts) for prior elections (e.g. municipal or local) using the proposed online voting system to test and validate procedures, security, performance, and public acceptance.

#### **SECTION 5. MANDATORY ONLINE VOTING IN ALL ELECTIONS.**

(a) For all elections conducted on or after November 2026, all qualified electors shall have an option to cast their ballots via the online voting system, in addition to paper ballots, unless forced to use fallback procedures under system outage provisions (see Section 7).

(b) The Secretary of State shall provide to all voters:

(I) Secure login / credentialing (e.g. multi-factor authentication) to the online voting system;

(II) An interface (web, mobile) that is accessible (e.g. for voters with disabilities, blind/low-vision, etc.);

(III) A means by which the voter can verify that their vote was correctly recorded (e.g. voter receipt, cryptographic verification) without compromising ballot secrecy;

(IV) A mechanism to allow a voter to “challenge” or review their ballot before final submission;

(V) Public documentation of the system’s security architecture, audit logs, and open-source components where feasible (subject to security constraints).

(VI) The system design must ensure that no voter’s identity or credentials can be linked to their ballot once cast (i.e., preserve anonymity).

(VII) The system must prevent double-casting (i.e. prevent a voter from voting more than once) and detect and reject invalid votes.

(VIII) The results of the election shall be tabulated in a manner that allows external audit and verification (see Section 8).

(IX) Local election authorities shall coordinate with the Secretary of State to manage the online voting infrastructure (servers, networks, redundancy, cybersecurity) and provide support to voters (help lines, assistance, fallback voting centers, etc.).

#### **SECTION 6. ONLINE VOTING OVERSIGHT COMMISSION.**

(a) There is hereby established the Online Voting Oversight Commission (OVOC)

(b) Membership. The commission shall consist of:

(I) Two members appointed by the Governor (with at most one from the same party);

(II) Two members appointed by the President of the Senate;

(III) Two members appointed by the Speaker of the House;

(IV) One member appointed by the Chief Justice of the State Supreme Court;

(V) One member appointed by the Secretary of State (ex officio, nonvoting).

(VI) Must be equally divided between political party affiliations.

(b) The commission's duties include:

(I) Advising on system design, security, privacy, and accessibility;

(II) Reviewing and approving certification standards;

(III) Recommending rule amendments;

(IV) Overseeing independent audits and post-election reviews;

(V) Hearing and adjudicating disputes related to the online voting system;

(VI) Publishing periodic progress reports and audit summaries to the public.

(VII) The commission shall have the authority to engage independent cybersecurity, cryptography, and election technology experts to conduct reviews, penetration testing, and audits.

(c) Commission members shall serve for staggered terms, and may be reappointed, subject to conflict-of-interest rules.

#### **SECTION 7. SYSTEM OUTAGE, FAILOVER, AND EMERGENCY VOTING.**

(a) If, at any time during the voting period (or on election day), the online voting system suffers a partial or full outage, denial-of-service attack, or other failure that materially impairs access, local election authorities shall activate fallback voting procedures.

(b) Fallback voting shall include secure in-person voting centers (e.g. paper ballots, provisional ballots), supervised and connected to election officials, with extended hours as needed to compensate for lost online access time.

(c) Notification to the public of a system outage must be immediate (via email, SMS, state websites, press) and include instructions for fallback voting.

(d) An official incident report must be filed within 24 hours by the election authority, documenting the cause, mitigation, steps taken, and post-incident review.

(e) The oversight commission shall review all outages and recommend system hardening and improvements.

**SECTION 8. AUDIT, VERIFICATION, AND TRANSPARENCY.**

(a) After each election, the Secretary of State shall publish:

- (I) Aggregate cryptographic commitments, hashes, or public audit logs;
  - (II) Summary reports showing total votes cast, participation metrics, rejected ballots, system performance metrics;
  - (III) A redacted (to maintain ballot secrecy) log that allows third-party verification of tallies.
  - (IV) At least one percent (1 %) of all ballots cast shall be independently audited via end-to-end verification, cross-checked with cryptographic receipts, and compared against system tallies.
  - (V) The oversight commission shall contract independent auditors (including academic or nonprofit election technology experts) to conduct penetration tests, source code inspection (if open-source), review incident reports, and issue audit certificates.
- (b) The certification process (Section 10) must require that the system preserve all necessary logs, cryptographic proofs, and auditability features for a legally mandated retention period (e.g. 5 years).
- (c) Any discrepancy or anomaly discovered during the audit must trigger an investigation. If system-wide error or fraud is confirmed, the oversight commission may order a partial or full election rerun under fallback (paper) procedures.

**SECTION 9. VOTER EDUCATION, SUPPORT, AND ACCESSIBILITY.**

- (a) The Secretary of State shall conduct a statewide public education campaign (online, mailers, TV/radio, community outreach) at least 7 months prior to the first online voting election, to inform voters how to use the system, security features, fallback procedures, access assistance, and verification steps.
- (b) Local election offices shall provide training to staff, help desks, drop-in support centers, and hotlines.
- (c) The online voting interface shall comply with all accessibility requirements (e.g. Americans with Disabilities Act, Web Content Accessibility Guidelines [WCAG], screen-readers, adjustable text size, language translation).
- (d) For voters without reliable internet access or devices, the election authority shall (during the voting period) provide in-person access centers (computers/tablets), staffed assistance, secure connections, and remote assistance.

**SECTION 10. CERTIFICATION, STANDARDS, AND SECURITY.**

- (a) No online voting system may be used until it has been certified under standards promulgated by the Secretary of State (with oversight commission review).
- (b) Certification standards must include:
- (I) Resistance to tampering, hacking, denial-of-service, and insider attacks;
  - (II) End-to-end cryptographic verifiability;
  - (III) Ballot secrecy and unlinkability;
  - (IV) Protection against double-voting;
  - (V) Secure identity verification / authentication;
  - (VI) Secure key management, encryption in transit and at rest;

- (VII) Source code inspection (where possible) or independent review;
  - (VIII) Disaster recovery, redundancy, backup systems, and failover design;
  - (IX) Penetration testing, code audits, continuous security review;
  - (X) Logging, cryptographic audit trails, tamper-evident records;
  - (XI) Secure infrastructure, monitoring, intrusion detection, network segmentation.
  - (XII) Certification must be renewed periodically (e.g. every 2 years) or after major updates.
  - (XIII) Any upgrades or patches to the system must undergo review and, if substantive, re-certification.
- (c) The Secretary of State must maintain a list of pre-approved vendors, open-source solutions, and approved third-party components.
- (d) The oversight commission has the authority to suspend use of the system if a certified system is found deficient or compromised, reverting temporarily to fallback voting until issues are resolved.

#### **SECTION 11. FUNDING AND APPROPRIATIONS.**

- (a) The State shall appropriate necessary funds to the Secretary of State (and local election authorities) to design, build, test, certify, deploy, maintain, and support the statewide online voting infrastructure.
- (b) Local election authorities shall receive grants or reimbursements for infrastructure upgrades (network, security, staffing, training, fallback facilities) to support the transition.
- (c) The State may utilize federal grants or private-public partnerships (with strict oversight) to fund the implementation, provided no compromise of security or independence arises.
- (d) The budget shall include funds for cybersecurity audits, third-party oversight, public education, and contingency reserves.

#### **SECTION 12. LEGAL PROTECTIONS, LIABILITY, AND PENALTIES.**

- (a) The Secretary of State, oversight commission, vendors, contractors, and election authorities shall carry liability shields for good-faith operation, subject to gross negligence or willful misconduct.
- (b) Any person who maliciously tampers with, hacks, or interferes with the online voting system shall be subject to criminal penalties consistent with election fraud statutes.
- (c) Election records, logs, cryptographic proofs, and audit data shall be preserved for at least 5 years (or as required by state law), and shall be accessible to oversight commission and certified auditors.
- (d) If an election is invalidated due to system failure or fraud, a court may order a rerun of the affected portion or entire election, using fallback voting, at the expense (where feasible) of responsible parties (vendor, contractor, or election authority).

#### **SECTION 13. SEVERABILITY AND CONFLICT.**

If any provision of this Act is held invalid or unconstitutional, such invalidity does not affect other provisions that can be given effect, and to that end the provisions of this Act are severable. If any provision conflicts with existing state constitutional or statutory provisions, the

constitutional provisions prevail, and the legislature or courts may revise or limit implementation as required.

**HOUSE BILL 25-471**

By Senator(s) Brinkerhoff  
also Representative(s) Mitchell, Howell, Wilkerson

**AN ACT  
CONCERNING PAID MATERNITY LEAVE**

Be It Enacted by the General Assembly of the State of San Andreas:

**SECTION 1. SHORT TITLE.**

This Act may be cited as the "San Andreas Paid Maternity Leave and Family Prosperity Act of 2025".

**SECTION 2. FINDINGS AND PURPOSE.**

- (a) The State of San Andreas, a vibrant hub of commerce and culture, must support its citizens in the most critical moments of their lives.
- (b) The birth of a child is a monumental event, and new mothers should not be forced to choose between caring for their newborn and financial stability.
- (c) Providing paid maternity leave is a common-sense policy that strengthens families, boosts the local economy, and ensures that the next generation of San Andreas citizens gets a healthy start.
- (d) This legislation will level the playing field, ensuring that all hardworking citizens, all across the state, have the same opportunity to thrive and that being in labor and caring for a newborn will not affect the family economically.
- (e) The purpose of this Act is to establish a statewide standard for paid maternity leave, ensuring that all eligible employees have the financial security to care for and bond with a newborn child.

**SECTION 3. DEFINITIONS.**

In this Act:

- (a) "Eligible employee" means an employee who has been employed for at least 1,250 hours of service with a covered employer during the previous 12-month period.
- (b) "Covered employer" means any person, corporation, or organization within the State of San Andreas that employs 50 or more employees for each working day during each of 20 or more calendar weeks in the current or preceding calendar year.
- (c) "Paid maternity leave" means leave for the birth of a child and to care for the newborn child within one year of birth.

**SEC. 4. ESTABLISHMENT OF PAID MATERNITY LEAVE.**

- (a) IN GENERAL: A covered employer shall provide an eligible employee up to two months (8 weeks) of paid maternity leave during the 12-month period following the birth of a child.

(b) **RATE OF PAY:** Paid maternity leave shall be compensated at a rate of not less than 67% of the employee's average weekly wage, not to exceed a weekly cap determined by the State Department of Labor and Commerce. The Department shall establish the cap based on the statewide average weekly wage.

(c) **USE OF LEAVE:** Paid maternity leave may be taken intermittently with the approval of the employer, provided that the leave is used within the 12-month period following the birth of a child

(d) **JOB PROTECTION:** An employee who takes paid maternity leave under this Act shall be entitled, upon return from leave, to be restored to the position of employment held by the employee when the leave commenced, or to an equivalent position with equivalent employment benefits, pay, and other terms and conditions of employment.

#### **SECTION 5. PROHIBITIONS.**

(a) **PROHIBITION ON INTERFERENCE WITH RIGHTS:** It shall be unlawful for any covered employer to interfere with, restrain, or deny the exercise of or the attempt to exercise, any right provided under this Act.

(b) **PROHIBITION ON DISCRIMINATION:** It shall be unlawful for any covered employer to discharge or in any other manner discriminate against any individual for opposing any practice made unlawful by this Act.

#### **SECTION 6. ENFORCEMENT.**

(a) **IN GENERAL:** The San Andreas Department of Labor and Commerce shall have the authority to investigate and enforce compliance with this Act.

(b) **CIVIL ACTION BY EMPLOYEES:** An employee may bring a civil action in the San Andreas Superior Court against any employer who violates the provisions of this Act.

(c) **RELIEF:** Any employer who violates this Act shall be liable to the employee for damages equal to the amount of any unpaid wages, benefits, or other compensation denied or lost by reason of the violation, plus interest.

#### **SECTION 7. FUNDING.**

The Department of Labor and Commerce, in consultation with the State Treasury, shall conduct a study and report to the Legislature within one year of the enactment of this Act on potential funding mechanisms for the paid maternity leave program, which may include, but are not limited to, a small employer contribution, employee payroll deduction, or general revenue funding.

**HOUSE BILL 25-472**

By Senator(s) Stimpson  
also Representative(s) Boone, Jennings

**AN ACT  
CONCERNING INSURANCE REGULATION**

Be It Enacted by the General Assembly of the State of San Andreas:

**SECTION 1: PURPOSE AND LEGISLATIVE INTENT.**

This Act is established with the fundamental purpose of safeguarding consumers from arbitrary and excessive increases in insurance premiums. It further aims to foster a marketplace characterized by transparency and fairness in insurance pricing practices. This legislative initiative recognizes the critical role insurance plays in the financial security of individuals and businesses, and seeks to prevent predatory pricing strategies that can disproportionately impact policyholders. By promoting clear and understandable pricing, the Act endeavors to empower consumers to make informed decisions regarding their insurance coverage.

**SECTION 2: ANNUAL PREMIUM INCREASE LIMITATION AND EXCEPTIONS.**

(a) **Limitation on Premium Increases:** To ensure stability and predictability for policyholders, insurance companies operating within this jurisdiction shall be prohibited from increasing premiums for existing customers by more than five percent (5%) of the current premium amount within any given calendar year. This limitation applies comprehensively to all categories of insurance policies offered, encompassing, but not limited to, property, health, life, and commercial lines, with the specific exception detailed in subsection (b) pertaining to motor vehicle liability insurance. This provision is designed to provide a reasonable ceiling on annual premium adjustments, preventing sudden and substantial financial burdens on consumers.

(b) **Exception for Motor Vehicle Liability Insurance:** While the general limitation on premium increases is designed to protect consumers from sudden and excessive cost hikes, the unique characteristics and inherent volatility of motor vehicle liability insurance necessitate specific exceptions. Unlike other forms of insurance, motor vehicle liability is directly tied to the actions of individual drivers and the unpredictable nature of road events, which can lead to rapid and significant shifts in risk profiles and claims frequency. Therefore, under strictly defined circumstances and with robust justification, insurance companies may increase premiums for motor vehicle liability insurance beyond the standard five percent (5%) annual limit. These exceptional circumstances are as follows:

(I) **Catastrophic Events and Natural Disasters:** In instances where there is a demonstrable and significant increase in claims incurred by the insurer, directly attributable to widespread natural disasters (e.g., hurricanes, earthquakes, floods, wildfires) or other catastrophic events (e.g., widespread civil unrest, large-scale accidents), a premium increase exceeding the standard limit

may be justified. The insurer must provide clear evidence linking the increased claims to such events.

(II) Individual Driver Liability for a Collision: If an insured driver is found to be predominantly at fault or legally liable for a motor vehicle collision, the insurance company retains the discretion to raise that specific driver's premium by more than the five percent (5%) annual limit. This exception acknowledges the principle that an individual's driving record and claims history are direct indicators of their risk profile. A determination of liability typically follows a thorough investigation by the insurer, often relying on police reports, witness statements, and accident reconstruction. This increased premium is directly tied to the heightened risk posed by that individual driver and is intended to reflect the increased probability of future claims. The premium adjustment must be actuarially sound and commensurate with the increased risk presented by the liable driver. It is important to note that this specific increase applies only to the individual driver deemed liable and not necessarily to other insured individuals on the same policy who were not at fault. Insurers are expected to provide clear communication to the policyholder regarding the reason for the increase and their right to appeal the liability determination if they believe it to be incorrect.

(III) Legislative and Regulatory Mandates: Should an insurer experience a substantial increase in its liability costs directly resulting from new legislative enactments or changes in regulatory requirements, they may apply for an exemption to the premium increase limitation. This includes, but is not limited to, expanded coverage mandates, increased minimum liability limits, or new taxes and fees imposed by governmental bodies. The burden of proof lies with the insurer to demonstrate a direct causal link between the legislative or regulatory change and the increased costs.

### **SECTION 3: TRANSPARENCY IN INSURANCE PRICING PRACTICES.**

To foster an environment of complete transparency, all insurance companies are mandated to provide clear, comprehensive, and easily understandable information regarding their rates and pricing structures to all current and prospective customers. This commitment to full disclosure includes, but is not limited to, the following critical components:

Insurers must furnish a granular breakdown of how premiums are calculated. This includes outlining the base rate, any applicable surcharges or discounts, and the specific factors that contribute to the final premium amount. The information provided should be presented in a manner that is accessible and comprehensible to the average consumer, avoiding overly technical jargon.

A clear explanation must be provided detailing any and all factors that may influence changes in insurance rates. This includes, but is not limited to, the policyholder's claims history, individual risk assessments (e.g., credit score, driving record, property characteristics), prevailing market conditions (e.g., interest rates, investment returns, reinsurance costs), and changes in the insurer's overall claims experience. This proactive disclosure aims to mitigate consumer surprise and enhance understanding of premium adjustments.

(a) Annual Reporting to Regulatory Bodies: To ensure ongoing oversight and accountability, all insurance companies shall submit an annual report to the San Andreas Division of Insurance. This report shall contain, at a minimum, the following essential data and information:

(I) A comprehensive tabulation of the average percentage increase in premiums across all policies and lines of business during the preceding calendar year. This aggregate data will provide regulators with a broad overview of industry pricing trends.

(II) For any instances where premium increases for specific policies or groups of policies exceeded the five percent (5%) annual limit, a detailed justification must be provided, referencing the specific exception criteria outlined in Section 2(b) of this Act. This includes supporting documentation and actuarial analyses.

(III) A summary of all customer complaints received by the insurance company during the reporting period that are specifically related to pricing practices, premium increases, or a perceived lack of transparency. This data will serve as an indicator of potential systemic issues requiring regulatory attention.

#### **SECTION 4: ENFORCEMENT, PENALTIES, AND CONSUMER RIGHTS.**

(a) The state division of insurance, or its designated successor, shall be vested with the primary authority and responsibility to oversee and enforce compliance with all provisions of this Act. This includes conducting regular audits, investigations into alleged violations, and proactively monitoring the insurance market for adherence to the established regulations.

(b) Insurance companies found to be in violation of the price increase limitations or the transparency requirements stipulated in this Act may be subject to a range of penalties. These penalties may include, but are not limited to:

(I) Significant financial penalties, scaled according to the severity and frequency of the violation, may be levied against non-compliant insurers.

(II) The regulatory body may issue orders compelling insurers to immediately cease any unlawful pricing practices.

(III) Insurers may be required to take specific remedial actions, such as refunding excessive premiums to affected policyholders.

(IV) In egregious or repeated cases of non-compliance, the regulatory body may initiate proceedings to suspend or revoke an insurer's license to operate within the state.

(c) Consumers are hereby affirmed with the fundamental right to appeal any premium increase that they believe exceeds the stipulated five percent (5%) annual limit or that they perceive to lack sufficient transparency as mandated by this Act. The state division of insurance shall establish a clear and accessible process for consumers to lodge such appeals, which shall include:

(I) Formal Complaint Mechanism: A standardized procedure for consumers to file formal complaints regarding premium increases.

(II) Investigation and Review: The regulatory body shall be obligated to investigate and review all legitimate consumer appeals, requesting necessary documentation and justifications from the insurance company.

(III) Mediation or Arbitration: Where appropriate, the regulatory body may facilitate mediation or arbitration between the consumer and the insurer to resolve disputes.

(IV) Binding Decisions: The regulatory body shall have the authority to issue binding decisions on appeal cases, compelling insurers to comply with the Act's provisions and potentially order refunds or adjustments to premiums.

**HOUSE BILL 25-474**

By Senator(s) Stimpson  
also Representative(s) Boone, Jennings

**AN ACT  
CONCERNING INSURANCE REGULATION**

Be It Enacted by the General Assembly of the State of San Andreas:

**SECTION 1. SHORT TITLE.**

This Act shall be known and may be cited as the “Genetic and Childhood Health Protection and Insurance Transparency Act.” The title reflects the dual intent of this legislation: to safeguard vulnerable populations and to promote transparency and accountability within the health insurance industry.

**SECTION 2. PURPOSE AND LEGISLATIVE INTENT.**

The purpose of this Act is to address and remedy historical inequities within the health insurance system.

It is the intent of the Legislature of the State of San Andreas to ensure that no resident shall be denied health insurance coverage, restricted in access to care, or subjected to discriminatory practices on the basis of a genetic or childhood-onset medical condition.

Furthermore, this Act requires health insurance providers to disclose in full and in advance the terms, limitations, and extent of their coverage, thereby empowering consumers to make informed and confident decisions prior to the issuance of any policy.

**SECTION 3. DEFINITIONS.**

For the purposes of this Act, the following definitions shall apply:

- (a) “Health insurance provider” means any entity legally authorized to issue or administer health insurance policies within the State of San Andreas, including but not limited to Health Maintenance Organizations (HMOs), health service corporations, or any comparable entity operating under state authority.
- (b) “Preexisting condition” means any medical condition that exists at birth, or that develops during childhood or adolescence, which is genetic, congenital, or otherwise beyond the control of the insured individual.
- (c) “Covered individual” means any person who is currently enrolled in, or is seeking to enroll in, a health insurance plan regulated by the State of San Andreas.
- (d) “Medically necessary” refers to any service, treatment, or procedure determined by a licensed physician to be essential to the health and well-being of the patient for the diagnosis, treatment, or management of a medical condition.

**SECTION 4. COVERAGE FOR GENETIC AND CHILDHOOD-ONSET CONDITIONS.**

(a) Non-Discrimination Requirement: No health insurance provider operating within the State of San Andreas shall deny, limit, or otherwise restrict coverage for an individual based on the presence of a preexisting condition.

Examples of protected conditions include, but are not limited to:

- (I) Cancer, including childhood cancers;
- (II) Heart disease;
- (III) Hypertension (high blood pressure);
- (IV) Asthma;
- (V) Allergies, including food and environmental allergies; and
- (VI) Any other genetic or chronic condition present at birth or diagnosed during childhood or adolescence.

(b) Prohibition on Increased Premiums: A health insurance provider shall not impose higher premiums, copayments, deductibles, or any other financial burdens solely on the basis of a covered preexisting condition as defined in this Act.

**SECTION 5. TRANSPARENCY REQUIREMENTS.**

(a) Full Disclosure Prior to Policy Issuance: All health insurance providers shall provide prospective policyholders with a comprehensive, itemized disclosure including:

- (I) All covered medical procedures;
- (II) All covered medications and treatments; and
- (III) All exclusions or limitations of coverage.

This information shall be provided prior to enrollment and must be made available in both electronic and printed form.

(b) Contractual Integrity: Once a health insurance policy is executed, no insurer may unilaterally amend or revoke coverage for any treatment, procedure, or medication that was explicitly included as covered at the time of signing. This provision ensures contractual stability and protects policyholders from retroactive coverage changes.

**SECTION 6. PHYSICIAN-DIRECTED NECESSARY CARE.**

(a) Required Coverage for Medically Necessary Care: If a licensed physician certifies that a treatment, medication, or procedure is medically necessary for the health or survival of an insured individual, the insurance provider shall:

- (I) Provide coverage for such treatment or procedure in full, or to the same extent as comparable covered care; and
- (II) Refrain from denying coverage based on internal coverage guidelines when medical necessity has been established by a licensed physician.

This provision affirms the primacy of medical judgment and prioritizes patient welfare over administrative determinations.

**SECTION 7. ENFORCEMENT AND PENALTIES.**

(a) Regulatory Oversight: The San Andreas Department of Insurance shall be responsible for overseeing and enforcing compliance with the provisions of this Act, including the investigation of complaints and alleged violations.

(b) Penalties: Any health insurance provider found in violation of this Act shall be subject to the following penalties:

(I) Civil fines not exceeding \$50,000 per violation;

(II) Mandatory restitution to affected policyholders; and

(III) Suspension or revocation of licensure for repeated or egregious noncompliance.

## HOUSE BILL 25-479

By Senator(s) Robertson  
also Representative(s) Richards, Mitchell

## AN ACT

## CONCERNING OVERSIGHT OF PUBLIC SAFETY

Be It Enacted by the General Assembly of the State of San Andreas:

**SECTION 1. SHORT TITLE.**

This Act shall be known and may be cited as the Public Safety Conduct Review Board Act.

**SECTION 2. DEFINITIONS.**

As used in this Act, unless the context otherwise requires:

- (a) "Board" means the Public Safety Conduct Review Board, whether acting as the State Board or as a District Board, established under this Act.
- (b) "State Board" means the State Public Safety Conduct Review Board created under Section 4 of this Act, possessing appellate jurisdiction, rulemaking authority, and statewide certification oversight.
- (c) "District Board" means a District Public Safety Conduct Review Board established under Section 6 of this Act within each county of the State of San Andreas, possessing original jurisdiction over complaints and investigations within its district.
- (d) "Public safety officer" means any person employed or certified by a governmental entity within the State of San Andreas whose official duties involve the protection of life, property, or public order, including but not limited to:
  - (I) Peace officers, including state troopers, sheriffs, deputies, and municipal police officers;
  - (II) Firefighters, whether career or volunteer, certified under the standards of the San Andreas Division of Public Safety;
  - (III) Emergency medical technicians (EMTs), paramedics, and other pre-hospital emergency personnel licensed or certified under the Department of Public Safety or Department of Health; and
  - (IV) Public safety dispatchers and telecommunicators, including emergency communications personnel certified by any state or local public safety agency.
- (e) "Peace officer" means any person vested by law with the authority to enforce laws, maintain public order, make arrests, and carry firearms in the performance of official duties.

(f) “Certification” means a credential issued by the Department of Public Safety or an affiliated division authorizing an individual to act as a peace officer, firefighter, EMT, or other public safety professional within the State.

(g) “Complaint” means a written, oral, or recorded allegation of misconduct, abuse of authority, violation of law, or breach of professional standards by a public safety officer, submitted by any person, agency, or official body.

(h) “Misconduct” means any act or omission by a public safety officer that violates state or federal law, established professional standards, or the ethical obligations of their office, including but not limited to:

(I) Abuse of authority or power;

(II) Neglect of duty or dereliction of service;

(III) Unlawful use of force or gross negligence;

(IV) Discrimination, harassment, or bias in the performance of official duties;

(V) Falsification of records or deception in an official capacity;

(VI) Breach of confidentiality or improper release of sensitive information; or

(VII) Any conduct unbecoming of a public safety officer.

(i) “Disciplinary action” means an administrative or corrective measure taken in response to sustained misconduct, including but not limited to reprimand, suspension, demotion, termination, revocation, or restriction of certification.

(j) “Sustained finding” means a determination by a District or State Board, based on a preponderance of the evidence, that an allegation of misconduct is substantiated and that disciplinary action is warranted.

(k) “Internal Affairs Unit” or “Internal Affairs Division” means an internal department or section within a public safety agency responsible for investigating alleged violations of that agency’s own policies, employment rules, or internal standards of conduct.

(I) Internal Affairs Units operate independently from the Public Safety Conduct Review Boards.

(II) Internal Affairs findings are administrative in nature and do not, by themselves, affect state certification, licensure, or the disclosure requirements established under this Act.

(III) Internal Affairs Units may refer or jointly investigate cases with the District or State Boards, but final certification and disclosure authority remains with the Boards.

(l) “District Attorney” means the elected or appointed prosecuting attorney for the judicial district in which an alleged act of misconduct occurred, or any deputy or designee acting under their authority.

(m) “Ex parte communication rule” means the general prohibition against communications between an adjudicatory or disciplinary body and one party to a proceeding without notice or participation by the other party, as defined by law or professional standards.

(n) “Public service position” means any position of trust, employment, or appointment within state or local government involving law enforcement, emergency response, or regulatory authority over the public.

(o) “Department” means the San Andreas Department of Public Safety, including its subordinate divisions such as the Peace Officer Standards and Training (POST) Division, Division of Fire Services, and Emergency Medical Services Division.

(p) “Referral” means the formal transmission of an investigation or complaint from a public safety agency or Internal Affairs Unit to a District or State Public Safety Conduct Review Board for independent review or adjudication.

(q) “Certification authority” means the state entity responsible for issuing, suspending, or revoking professional licenses or credentials for public safety personnel.

### **SECTION 3. LEGISLATIVE DECLARATION.**

The General Assembly finds and declares that:

(a) The safety and trust of the public depend upon the ethical and professional conduct of all first responders and public safety officers.

(b) A transparent and impartial system of review promotes accountability, protects the rights of both officers and citizens, and strengthens confidence in emergency services.

(c) Uniform statewide oversight ensures that disciplinary standards are consistent, fair, and based on due process.

(d) Cooperation between conduct review boards and prosecutorial authorities facilitates lawful referral of potential criminal violations while preserving confidentiality prior to formal charges.

(e) Integration of disciplinary findings into certification systems ensures that repeated or egregious misconduct results in appropriate administrative and professional consequences.

### **SECTION 4. ESTABLISHMENT AND COMPOSITION.**

(a) Creation. There is hereby created the State Public Safety Conduct Review Board (“State Board”), a body corporate and politic within the Department of Public Safety for administrative purposes only.

(b) Membership. The State Board shall consist of twelve (12) members appointed as follows:

(I) Four (4) civilians of recognized integrity and good moral character;

(II) Two (2) peace officers (active or retired);

(III) Two (2) firefighters;

(IV) Two (2) emergency medical or public health professionals; and

(V) Two (2) attorneys experienced in criminal or administrative law, one of whom shall have expertise in civil rights.

(c) Members shall be nominated jointly by the Director of the Department of Public Safety and the Supreme Court of San Andreas, and confirmed by a majority vote of the General Assembly. Members shall serve staggered four-year terms and may be reappointed once.

(d) Leadership. The Board shall elect from among its members a Chair and Vice-Chair for renewable two-year terms.

(e) Compensation. Members shall receive per-diem compensation and reimbursement for reasonable expenses as provided by law.

**SECTION 5. POWERS AND DUTIES OF THE STATE BOARD.**

(a) The State Board shall:

- (I) Hear appeals from District Boards and issue final administrative determinations;
- (II) Establish statewide standards of professional conduct and disciplinary procedures applicable to all public safety officers;
- (III) Develop criteria for suspension or revocation of peace officer, firefighter, or EMT certification for sustained misconduct;
- (IV) Maintain a centralized database of disciplinary actions and findings accessible to authorized agencies;
- (V) Publish annual public reports summarizing disciplinary statistics and recommendations;
- (VI) Coordinate with the Department and other licensing authorities to ensure consistent certification standards; and
- (VII) Adopt uniform rules for due process and complaint handling.

(b) Consultation with Prosecutors. The State Board, and each District Board, shall have authority to meet and confer with the District Attorney or their designee to determine whether evidence from a board investigation may support the filing of criminal charges under state law.

(c) Any meeting held before the filing of charges shall be exempt from the ordinary ex parte communication rule, and shall not require the presence of the potential defendant, provided that the meeting is limited to factual and evidentiary exchange; and the exemption ends immediately upon the formal filing of charges, at which time all due-process and disclosure requirements shall apply.

(d) Nothing in this subsection shall limit the prosecutorial discretion of the District Attorney or create a private cause of action based on the substance of such meetings.

(e) Final Authority. Decisions of the State Board shall constitute the final administrative determination of the State, subject to judicial review by the Supreme Court of San Andreas.

**SECTION 6. ESTABLISHMENT AND COMPOSITION.**

(a) There is hereby created one District Public Safety Conduct Review Board in each County of the State of San Andreas.

(b) Each District Board shall consist of ten (10) members appointed by the County Commission representing that district, composed equally of civilians and public safety professionals, including at least one member from each represented field (law enforcement, fire, EMS).

(c) District Boards shall receive, investigate, and adjudicate complaints within their jurisdiction and issue written findings and recommendations, subject to appeal to the State Board.

(d) District Boards may issue findings, impose disciplinary recommendations, and refer cases to the State Board or POST authority for further action.

- (e) Each District Board shall have the same authority to consult with the District Attorney pursuant to Section 5(b).
- (f) Parties aggrieved by a District Board decision may appeal to the State Board within thirty (30) days.
- (g) Reporting. District Boards shall submit quarterly summaries to the State Board containing complaint statistics, case outcomes, and any recommendations for systemic improvement.

**SECTION 7. INTEGRATION WITH CERTIFICATION SYSTEMS.**

- (a) All findings, decisions, and disciplinary actions issued by any Board shall be recorded in the officer's or responder's certification file maintained by the Department of Public Safety or the relevant certifying authority.
- (b) The State Board shall, by rule, establish thresholds and standards under which recurring or severe misconduct shall result in suspension or revocation of certification.
- (c) Any person whose certification is suspended or revoked under this Act shall be prohibited from serving in any public safety capacity within the State until reinstated.
- (d) Public safety officers with sustained disciplinary findings shall be required to disclose such record when applying for employment with any law enforcement, fire, emergency medical, or other public service agency.
- (e) Former employers shall be legally required to disclose to any prospective public safety employer—within or outside the State—any known disciplinary history or board findings involving the applicant.
- (f) No agency shall withhold, alter, or conceal such information upon a valid request. Any deliberate failure to disclose shall be a violation of this Act and subject to administrative sanction by the Department of Public Safety.
- (g) Disclosure obligations under this section shall apply both within the State of San Andreas and to out-of-state law enforcement or public service agencies making a good-faith request for employment verification or background investigation.

**SECTION 8. STANDARDS OF REVIEW AND PROCEDURE.**

- (a) All proceedings shall ensure due process, including written notice, right to counsel, opportunity to present evidence, and right to appeal.
- (b) The standard of proof shall be a preponderance of the evidence.
- (c) All findings shall be issued in writing and made public with necessary redactions.

**SECTION 9. RULEMAKING AUTHORITY.**

The State Board shall adopt all rules necessary to implement this Act, including uniform complaint forms, hearing procedures, confidentiality standards, and certification tracking mechanisms.

**SECTION 10. APPROPRIATION.**

The General Assembly shall appropriate such funds as are necessary to carry out this Act and to integrate disciplinary records across public safety certification systems.

**SECTION 11. AUTHORITY OF DEPARTMENTAL INTERNAL AFFAIRS UNITS.**

(a) Independent Investigatory Authority. Each law enforcement, fire, or emergency medical agency within the State of San Andreas retains the authority to maintain and operate its own Internal Affairs Unit for the purpose of investigating alleged violations of departmental rules, employment policies, or internal conduct codes by its personnel.

(b) Scope of Authority. Internal Affairs investigations and determinations are administrative and departmental in nature, and are not subject to review, modification, or appeal by the State or District Public Safety Conduct Review Boards except as provided in subsection (e) of this section.

(c) Internal Affairs findings shall have no direct effect on an individual's state certification status or licensure unless such finding has been adopted, affirmed, or referred to a Public Safety Conduct Review Board for independent consideration.

(d) Disclosure and Recordkeeping. Records and determinations made exclusively by Internal Affairs Units are not subject to the public disclosure requirements or inter-agency sharing mandates established by this Act. Such records shall remain internal to the employing department, except when:

(I) The Internal Affairs Unit refers the matter to a District or State Public Safety Conduct Review Board for formal review; or

(II) Disclosure is otherwise required under court order, subpoena, or applicable state or federal law.

(e) Coordination of Investigations. An Internal Affairs Unit may, at any time, refer a complaint or case to the District or State Board for investigation or joint review when:

(I) The alleged misconduct implicates state law, constitutional rights, or public trust violations;

(II) The misconduct involves multiple agencies or jurisdictions; or

(III) The department determines that an independent review is in the public interest.

(f) When an Internal Affairs Unit and a Board conduct joint or parallel investigations, the Boards shall maintain primary jurisdiction over certification-related findings, while the department retains authority over internal employment discipline.

(g) Relative Weight of Findings. For purposes of certification, suspension, or revocation, only findings, decisions, or disciplinary actions issued by a District or State Public Safety Conduct Review Board shall be recognized as determinative.

(h) Internal Affairs findings may be considered as supplemental information, but shall not by themselves trigger certification action under this Act.

(i) In the event of conflicting conclusions between an Internal Affairs Unit and a Board, the Board's determination shall control for purposes of state certification, disclosure, and recordkeeping.

(j) Referral Standards and Cooperation. The State Board shall promulgate rules establishing uniform criteria and procedures for referrals from Internal Affairs Units, joint investigations, and coordination of information-sharing to ensure consistency and due process across all agencies.

**SECTION 12. DUTY TO PROVIDE RECORDS AND EVIDENCE.**

(a) Mandatory Cooperation. All public safety agencies, law-enforcement departments, fire departments, emergency medical services, and any other governmental entity employing public safety officers shall fully cooperate with investigations conducted by a District or State Public Safety Conduct Review Board. Such cooperation shall include the prompt surrender of any and all evidence, records, data, or material relevant to an investigation, including but not limited to:

(I) Written or oral civilian complaints;

(II) Witness or co-worker statements;

(III) Internal incident or use-of-force reports;

(IV) Personnel and disciplinary files;

(V) Training, qualification, and psychological evaluation records;

(VI) Audio or video recordings, including body-worn and dash-mounted camera footage;

(VII) Radio or dispatch logs;

(VIII) Photographs, forensic evidence, or investigative documents; and

(IX) Any other material deemed necessary by the Board to reach a determination of fact.

(b) Timeliness of Compliance. Agencies shall produce such materials within a reasonable time frame prescribed by the Board's rules, not to exceed thirty (30) days from the date of written request, unless otherwise extended for good cause shown.

(c) Confidentiality. All materials received under this section shall be treated as investigative records, subject to the confidentiality and disclosure provisions of this Act and applicable law.

(d) Sanctions for Non-Compliance. Any agency that willfully fails or refuses to comply with a lawful request or subpoena issued by a District or State Public Safety Conduct Review Board shall be subject to administrative sanction by the Department of Public Safety.

(I) Upon written certification by the State Board to the Department of Treasury, the Department shall withhold or reduce state funding allocations to the non-compliant agency for the following fiscal year in an amount determined by rule of the Department of Public Safety, not to exceed ten percent (10%) of annual state disbursements.

(II) Persistent or repeated non-compliance may be referred to the Attorney General for civil enforcement and additional penalties.

PROFESSIONS  
AND  
OCCUPATIONS

(e) No Waiver of Privilege. Production of materials under this section does not waive any applicable legal privilege as to third parties; however, it constitutes a limited waiver for use in Board proceedings and state certification reviews.

(f) Rulemaking. The State Board, in consultation with the Department of Public Safety, shall promulgate rules establishing uniform procedures for requests, subpoenas, confidentiality, and funding sanctions under this section.

**HOUSE BILL 25-478**

By Senator(s) Harrison  
also Representative(s) Mitchell, Simmons

**AN ACT  
CONCERNING MISSING CHILDREN**

Be It Enacted by the General Assembly of the State of San Andreas:

**SECTION 1. SHORT TITLE.**

This act may be known and cited as the “Missing Children Act of 2025”

**SECTION 2. LEGISLATIVE DECLARATION.**

The General Assembly finds and declares that:

- (a) The first 48 hours following a child’s disappearance are the most critical for ensuring the child’s safe recovery.
- (b) Current procedures requiring a 48-hour waiting period before a missing child report is treated as a priority endanger public safety and delay critical search efforts.
- (c) Children who go missing—regardless of perceived intent to “run away” or “return home”—are inherently vulnerable and must be treated with the same urgency and investigative seriousness as any other missing person.

Therefore, it is the intent of the General Assembly to eliminate waiting periods for missing child investigations and to mandate immediate, full-scale responses by law enforcement agencies upon receipt of a missing child report.

**SECTION 3. DEFINITIONS.**

As used in this Act, unless the context otherwise requires:

- (a) “Child” means any person under the age of eighteen (18) years.
- (b) “Missing child report” means a report filed with a law enforcement agency concerning a child whose whereabouts are unknown and whose safety or welfare may be in danger, regardless of whether the child is believed to have left voluntarily.
- (c) “Law enforcement agency” means any agency or department of the state, county, or municipality authorized to enforce criminal laws.

**SECTION 4. ELIMINATION OF 48-HOUR DELAY IN MISSING CHILDREN CASES.**

- (a) No law enforcement agency within this state shall impose a waiting period before accepting or investigating a report of a missing child.
- (b) Upon receiving a missing child report, the law enforcement agency shall:

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- (I) Immediately enter identifying information into all state and federal missing persons databases, including the National Crime Information Center (NCIC) and any state equivalents;
  - (II) Notify the parent, guardian, or person who filed the report of all investigative steps taken;
  - (III) Initiate a full investigation without delay, treating the case as a potential endangerment situation until proven otherwise; and
  - (IV) Coordinate with local, state, and federal authorities as necessary.
- (c) No report of a missing child may be classified as a “runaway” case or “non-urgent” matter for purposes of delaying investigation or response.

**SECTION 5. DEPARTMENT OF PUBLIC SAFETY GUIDANCE AND TRAINING.**

- (a) The Department of Public Safety shall, within ninety (90) days of this Act’s effective date, develop and distribute uniform statewide protocols for handling missing child cases.
- (b) Such protocols shall include:
  - (I) Procedures for immediate notification and coordination among law enforcement agencies;
  - (II) Guidelines for communication with parents, guardians, and the public;
  - (III) Standards for issuing public alerts (including AMBER Alerts) when criteria are met; and
  - (IV) Training materials emphasizing trauma-informed response and rapid mobilization.

**SECTION 6. ACCOUNTABILITY AND RECORDKEEPING.**

- (a) Each law enforcement agency shall maintain written records of all missing child reports, including the date, time, and manner of response.
- (b) Agencies shall submit annual reports to the Department of Public Safety summarizing the number of missing child reports received, investigations initiated, and outcomes achieved.
- (c) The Department shall publish a statewide summary each year to ensure transparency and identify trends.