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**HOUSE COMMITTEE AMENDMENTS**

2022 Regular Session

Amendments proposed by House Committee on Insurance to Original House Bill No. 831  
by Representative Firment

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1 AMENDMENT NO. 1

2 On page 1, delete lines 8 through 10 in their entirety and insert in lieu thereof the following:

3 "A. In the event of a covered total loss to an insured dwelling caused by a  
4 covered peril, if the insured has additional living expense coverage, the insurer shall,  
5 upon request by the insured, render an advance payment equal to the estimated value  
6 of three months of increased cost of living expenses required for the members of the  
7 household to maintain their normal standard of living. Further payments of  
8 additional living"

9 AMENDMENT NO. 2

10 On page 1, delete line 12 in its entirety and insert in lieu thereof the following:

11 "satisfactory proof of loss, if it is determined that the actual cost of incurred  
12 additional living expenses exceeds the amount previously advanced.  
13 B. Nothing in this Section shall be interpreted to prohibit an insurer from  
14 restricting payment in cases of suspected fraud."