
HOUSE COMMITTEE AMENDMENTS

2023 Regular Session

Amendments proposed by House Committee on Insurance to Original House Bill No. 569
by Representative Thompson

1 AMENDMENT NO. 1

2 On page 1, line 2, after "reenact" delete the remainder of the line and insert in lieu thereof
3 "R.S. 22:1265(D) and 1333(C) and to repeal"

4 AMENDMENT NO. 2

5 On page 1, line 5, after "policies;" delete the remainder of the line and delete lines 6 and 7
6 in their entirety and insert in lieu thereof "to repeal"

7 AMENDMENT NO. 3

8 On page 1, line 11, after "Section 1." delete the remainder of the line and insert in lieu
9 thereof "R.S. 22:1265(D) and 1333(C) are hereby"

10 AMENDMENT NO. 4

11 On page 1, delete lines 16 through 20 in their entirety

12 AMENDMENT NO. 5

13 Delete page 2 in its entirety

14 AMENDMENT NO. 6

15 On page 3, delete lines 1 through 19 in their entirety and insert in lieu thereof the following:

16 "D. ~~No~~ An insurer providing property, casualty, or liability insurance shall
17 not cancel or fail to renew a homeowner's policy of insurance ~~or to increase the~~
18 ~~policy deductible~~ that has been in effect and renewed for more than three years
19 unless based on nonpayment of premium, fraud of the insured, a material change in
20 the risk being insured, two or more claims within a continuous three-year period of
21 time within the five years preceding the current policy renewal date, or if
22 continuation of such policy endangers the solvency of the insurer. This Subsection
23 ~~shall~~ does not apply to an insurer that withdraws from the homeowners' insurance
24 market in this state or to modification of policy deductibles ~~increased~~ for all
25 homeowners' insurance policies in this state. For the purposes of this Subsection, an
26 incident ~~shall be~~ is deemed a claim only when there is a demand for payment by the
27 insured or the insured's representative under the terms of the policy. A report of a
28 loss or a question relating to coverage ~~shall~~ does not independently establish a claim.
29 As used in this Subsection, the phrase "two or more claims within a continuous
30 three-year period of time within the five years preceding the current policy renewal
31 date" ~~shall~~ does not include any loss incurred or arising from an "Act of God"
32 incident which is due directly to forces of nature and exclusively without human
33 intervention."

34 AMENDMENT NO. 7

35 On page 3, delete lines 24 through 29 in their entirety

1 AMENDMENT NO. 8

2 Delete page 4 in its entirety

3 AMENDMENT NO. 9

4 On page 5, delete lines 1 through 19 in their entirety and insert in lieu thereof the following:

5 "C. ~~No~~ An insurer providing property, casualty, or liability insurance shall
6 not cancel or fail to renew a homeowner's policy of insurance ~~or to increase the~~
7 ~~policy deductible~~ that has been in effect and renewed for more than three years
8 unless based on nonpayment of premium, fraud of the insured, a material change in
9 the risk being insured, two or more claims within a continuous three-year period of
10 time within the five years preceding the current policy renewal date, or if
11 continuation of such policy endangers the solvency of the insurer. This Subsection
12 ~~shall~~ does not apply to an insurer that withdraws from the homeowners' insurance
13 market in this state or to modification of policy deductibles ~~increased~~ for all
14 homeowners' insurance policies in this state. For the purposes of this Subsection, an
15 incident ~~shall be~~ is deemed a claim only when there is a demand for payment by the
16 insured or the insured's representative under the terms of the policy. A report of a
17 loss or a question relating to coverage ~~shall~~ does not independently establish a claim.
18 As used in this Subsection, the phrase "two or more claims within a continuous
19 three-year period of time within the five years preceding the current policy renewal
20 date" ~~shall~~ does not include any loss incurred or arising from an "Act of God"
21 incident which is due directly to forces of nature and exclusively without human
22 intervention.

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CODING: Words in ~~struck through~~ type are deletions from existing law; words underscored are additions.