

Wyble

Synopsis of Senate Amendments

- ## Digest of Bill as Finally Passed by Senate

Proposed law changes the timeframe for the insurer to deliver the notice from 20 days to 60 days prior to the effective date of intention to nonrenew. Otherwise retains present law.

Present law (R.S. 22:1267(C)(2)(a)) requires an insurer to deliver or mail a notice of cancellation to the first-named insured at least 30 days prior to the effective date of the cancellation.

Proposed law changes the timeframe for the insurer to deliver the notice from 30 days to 60 days prior to the effective date of the cancellation. Otherwise retains present law.

Present law (R.S. 22:1267(E)(1)) requires an insurer to mail or deliver to the named insured a notice of any rate increase, change in deductible, or reduction in limits or coverage at least 30 days prior to the expiration date of the policy. Provides that an insurer's failure to provide the 30-day notice causes the policy to remain in effect until the insurer provides notice or the insured finds replacement coverage.

Proposed law changes the timeframe for the insurer to deliver the notice from 30 days to 60 days prior to expiration of the policy. Otherwise retains present law.

Present law (R.S. 22:1335(A)) prohibits an insurer that has issued a policy of homeowner's insurance from failing to renew the policy unless the insurer has mailed or delivered written notice of intent to nonrenew to the named insured at least 30 days before the expiration date of the policy. Requires the coverage to remain in effect if the insurer mails the notice less than 30 days before the policy expires.

Proposed law changes the timeframe for which the insurer is required to mail the written notice of nonrenewal from 30 days to 60 days and further requires the insurer to include the cause for which the insurer is not renewing the policy. Otherwise retains present law.

Effective July 1, 2026.

(Amends R.S. 22:41(9), 887(A)(intro. para.) and (1)(a) and (G)(1), 1266(A)(5), (D)(1), and (E)(1)(introductory paragraph), 1267(C)(2)(a) and (E)(1), and 1335(A))