
DIGEST

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HB 184 Original

2016 Regular Session

Stokes

Abstract: Provides for disclosure by insurers to policyholders that claims that do not exceed the deductible and result in payment either to or on behalf of the insured may be used to increase the premium or as part of the basis for cancellation of the insured's homeowner's policy.

Present law requires that homeowners' insurers provide certain disclosures with homeowners' insurance policies issued or delivered in this state.

Proposed law retains present law and adds an additional required disclosure to the insured that making a claim that does not exceed the policy deductible and result in payment either to or on behalf of the insured may be used to increase the premium or as part of the basis for cancellation of the policy.

(Adds R.S. 22:1332(B)(7))