

**HOUSE SUMMARY OF SENATE AMENDMENTS****HB 184****2016 Regular Session****Stokes**

INSURANCE CLAIMS: Requires provision of certain claims information to insureds

**Synopsis of Senate Amendments**

1. Requires commissioner of insurance to promulgate form required by proposed law by November 30, 2016.
2. Provides that provisions of proposed law shall become effective six months after promulgation of form.

**Digest of Bill as Finally Passed by Senate**

Present law requires that homeowners' insurers provide certain disclosures with homeowners' insurance policies issued or delivered in this state on a form developed and promulgated by the commissioner of insurance.

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.

Proposed law requires the commissioner to promulgate the form required by proposed law no later than Nov. 30, 2016.

Proposed law is applicable to new homeowner's policies and the renewal of existing homeowner's policies and becomes effective six months after the form promulgation.

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