

**ACT No. 274**

2016 Regular Session

HOUSE BILL NO. 184

BY REPRESENTATIVE STOKES

1 AN ACT

2 To enact R.S. 22:1332(B)(7), relative to homeowners' insurance policies; to provide for  
3 notice to policyholders that claims not exceeding the deductible may result in  
4 increased premiums or cancellation of coverage; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1332(B)(7) is hereby enacted to read as follows:

7 §1332. Delivery of homeowners' insurance; disclosures

8 \* \* \*

9 B. No homeowners' insurance policy which provides coverage for damage  
10 to property shall be delivered or issued for delivery in this state with respect to any  
11 residential property unless the insurer advises the insured in writing, prominently  
12 displayed on a form developed and promulgated by the commissioner of insurance  
13 and in bold typed print of not less than a fourteen-point font as an insert in the front  
14 of the policy, of the following disclosures:

15 \* \* \*

16 (7) That making a claim that does not exceed the policy deductible and that  
17 does not result in a payment either to the insured or on behalf of the insured may be  
18 used by the insurer to increase the cost of the policy's premium in the future or as  
19 part of the basis for cancellation of the policy. Insurers that do not use such claims  
20 to increase the cost of the policy's premium or as part of the basis for cancellation of  
21 the policy shall be exempt from the disclosure requirements of this Paragraph.

22 \* \* \*

1           Section 2. The commissioner shall complete promulgation of the form required by  
2 Section 1 of this Act no later than November 30, 2016.

3           Section 3. The provisions of Section 1 of this Act shall become effective six months  
4 after the promulgation required by Section 2 of this Act and shall be applicable for all new  
5 homeowner's policies and renewal of existing homeowner's policies.

6           Section 4. The provisions of this Section and of Sections 2 and 3 of this Act shall  
7 become effective August 1, 2016.

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

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PRESIDENT OF THE SENATE

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GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: \_\_\_\_\_