

2025 Regular Session

HOUSE BILL NO. 345

BY REPRESENTATIVE WYBLE

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE/PROPERTY: Provides for notices relative to residential property insurance

1 AN ACT

2 To amend and reenact R.S. 22:41(9), 887(A)(introductory paragraph) and (1)(a) and (G)(1),  
3 and 1335(A), relative to property and casualty insurance; to provide for the  
4 nonrenewal or cancellation of residential property insurance policies; to provide  
5 relative to required written notices; to provide for technical changes; to provide for  
6 an effective date; and to provide for related matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. R.S. 22:41(9), 887(A)(introductory paragraph) and (1)(a) and (G)(1), and  
9 1335(A) are hereby amended and reenacted to read as follows:

10 §41. Policyholder bill of rights

11 The following items exist in Louisiana statutes and shall serve as standards  
12 for a policyholder bill of rights and do not create additional causes of actions or  
13 further penalties not otherwise provided under Louisiana statutes:

14 \* \* \*

15 (9) Policyholders shall have the right to receive written notice of cancellation  
16 or nonrenewal at least ~~thirty~~ forty-five days prior to the effective date of the  
17 cancellation or nonrenewal, unless the cancellation or nonrenewal is for  
18 ~~non-payment~~ nonpayment of premium and shall have the right to protection from  
19 improper cancellation or nonrenewal in accordance with R.S. 22:1265 and 1333.

20 \* \* \*

1 §887. Cancellation by insurer; changes to homeowner's insurance policies

2 A. Cancellation by the insurer of any policy which by its terms may be  
3 cancelled at the option of the insurer, or of any binder based on such policy, may be  
4 ~~effected~~ affected as to any interest only upon compliance with either of the  
5 following:

6 (1)(a) Written notice of such cancellation ~~must~~ shall be actually delivered  
7 or mailed to the insured or to his representative in charge of the subject of the  
8 insurance not less than ~~thirty~~ forty-five days prior to the effective date of the  
9 cancellation except when termination of coverage is for nonpayment of premium.  
10 The insurer shall include in the notice the cause for which the insurer is failing to  
11 renew the policy.

12 \* \* \*

13 G.(1) No insurer shall fail to renew a policy providing property or casualty  
14 insurance unless a notice of intention to not renew is mailed or delivered to the  
15 named insured at the address shown on the policy at least ~~thirty~~ forty-five days prior  
16 to the effective date of nonrenewal. An insurer shall include in the notice the cause  
17 for which the insurer is failing to renew the policy.

18 \* \* \*

19 §1335. Homeowners' insurance; cancellation; nonrenewal; limited grace period for  
20 surviving spouse

21 A. An insurer that has issued a policy of homeowner's insurance shall not fail  
22 to renew the policy unless it has mailed or delivered to the named insured, at the  
23 address shown in the policy, written notice of its intention not to renew. The notice  
24 of nonrenewal shall be mailed or delivered at least ~~thirty~~ forty-five days before the  
25 expiration date of the policy. If the notice is mailed less than ~~thirty~~ forty-five days  
26 before expiration, coverage shall remain in effect under the terms and conditions  
27 until ~~thirty~~ forty-five days after the notice is mailed or delivered. The insurer shall  
28 include in the notice the cause for which the insurer is failing to renew the policy.

