
DIGEST

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HB 345 Original

2025 Regular Session

Wyble

Abstract: Modifies the timeframe for insurers to send prior notice of cancellation or nonrenewal of residential property insurance policies.

Present law provides a policyholder bill of rights. Provides that policyholders have the right to receive written notice of cancellation or nonrenewal of a policy at least 30 days prior to the effective date of the cancellation or nonrenewal, unless the cancellation or nonrenewal is due to nonpayment of premium. Provides further protections for policyholders.

Proposed law changes the timeframe for an insurer to provide written notice from 30 days to 45 days prior to the cancellation or nonrenewal. Otherwise retains present law.

Present law (R.S. 22:887(A)(1)(a)) requires an insurer to send written notice of cancellation of a policy for which the insurer is authorized to cancel according to the contract. Requires the insurer to deliver or mail the notice of cancellation at least 30 days prior to the effective date of cancellation, except when termination of coverage is for nonpayment of premium.

Proposed law changes the timeframe for the insurer to deliver the notice from 30 days to 45 days prior to the effective date of the cancellation and further requires the insurer to include the cause for which the insurer is not renewing the policy. Otherwise retains present law.

Present law (R.S. 22:887(G)(1)) prohibits an insurer from failing to renew a policy unless the insurer mails or delivers a notice of intention to nonrenew to the named insured at least 30 days prior to the effective date of nonrenewal.

Proposed law changes the timeframe for the insurer to deliver the notice from 30 days to 45 days prior to the effective date of nonrenewal and further requires the insurer to include the cause for which the insurer is not renewing 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 45 days and further requires the insurer to include the cause for which

the insurer is not renewing the policy. Otherwise retains present law.

Effective Jan. 1, 2026.

(Amends R.S. 22:41(9), 887(A)(intro. para.) and (1)(a) and (G)(1), and 1335(A))