
HOUSE COMMITTEE AMENDMENTS

2025 Regular Session

Amendments proposed by House Committee on Insurance to Original House Bill No. 345
by Representative WybleAMENDMENT NO. 1

On page 1, at the end of line 2, insert "1266(A)(5), (D)(1), and (E)(1)(introductory paragraph), 1267(C)(2)(a) and (E)(1),"

AMENDMENT NO. 2

On page 1, line 8, after "(G)(1)," delete the remainder of the line and insert in lieu thereof "1266(A)(5), (D)(1), and (E)(1)(introductory paragraph), 1267(C)(2)(a) and (E)(1), and"

AMENDMENT NO. 3

On page 1, line 11, delete "shall"

AMENDMENT NO. 4

On page 1, line 16, change "forty-five" to "sixty"

AMENDMENT NO. 5

On page 2, line 1, delete "homeowner's" and insert "homeowners"

AMENDMENT NO. 6

On page 2, line 8, change "forty-five" to "sixty"

AMENDMENT NO. 7

On page 2, line 15, change "forty-five" to "sixty"

AMENDMENT NO. 8

On page 2, between lines 18 and 19, insert the following:

"§1266. Automobile, property, casualty, and liability insurance policies;
cancellations

21

22 A. As used in this Part:

23

* * *

24

(5) "Renewal" or "to renew" means the issuance and delivery by an insurer of a policy replacing at the end of the policy period a policy previously issued and delivered by the same insurer, or the issuance and delivery of a certificate or notice extending the term of a policy beyond its policy period or term. However, no policy of insurance for a period of less than six months shall be issued by an insurer to any person who has been issued two or more citations for violations of R.S. 32:851 et seq. or R.S. 32:861 et seq., and any policy issued to a person receiving two or more citations shall be considered as if written for a policy period or term of six months. Any policy which is written for a term longer than one year or any policy which is renewed by an insurer shall be for the same term as the original or expired policy, or any policy with no fixed expiration date shall for the purpose of this Subpart be considered as if written for successive policy periods or terms of one year. Such a policy may be terminated at the expiration of any annual period upon giving ~~twenty~~

36

1 ~~days~~ sixty days' notice of cancellation prior to such anniversary date. This
2 cancellation ~~shall not be~~ is not subject to any other provisions of this Subpart.

3 * * *

4 D.(1) No notice of cancellation of a policy to which Subsection B or C of this
5 Section applies shall be effective unless mailed by certified mail or delivered by the
6 insurer to the named insured at least ~~thirty~~ sixty days prior to the effective date of
7 cancellation; however, when cancellation is for nonpayment of premium, at least ten
8 ~~days~~ days' notice of cancellation accompanied by the reason shall be given. In the
9 event of nonpayment of premiums for a binder, a ten-day notice of cancellation shall
10 be required before the cancellation shall be effective. Notice of cancellation for
11 nonpayment of premiums ~~shall not be~~ is not required to be sent by certified mail.
12 Unless the reason accompanies the notice of cancellation, the notice of cancellation
13 shall state or be accompanied by a statement that upon written request of the named
14 insured, mailed or delivered to the insurer within six months after the effective date
15 of cancellation, the insurer will specify the reason for such cancellation. This
16 Subsection ~~shall~~ does not apply to nonrenewal.

17 * * *

18 E.(1) No insurer shall fail to renew a policy unless it ~~shall mail or deliver~~
19 mails or delivers to the named insured, at the address shown in the policy, at least
20 ~~twenty days~~ sixty days' advance notice of its intention not to renew. This Subsection
21 ~~shall~~ does not apply in any of the following circumstances:

22 * * *

23 §1267. Commercial insurance; cancellation and renewal

24 * * *

25 C.

26 * * *

27 (2)(a) A notice of cancellation of insurance coverage by an insurer shall be
28 in writing and shall be mailed or delivered to the first-named insured at the mailing
29 address as shown on the policy. Notices of cancellation based on R.S.
30 22:1267(C)(1)(b) through (g) shall be mailed or delivered at least ~~thirty~~ sixty days
31 prior to the effective date of the cancellation, ~~notices~~ Notices of cancellations based
32 upon R.S. 22:1267(C)(1)(a) shall be mailed or delivered at least ten days prior to the
33 effective date of cancellation. The notice shall state the effective date of the
34 cancellation.

35 * * *

36 E.(1) An insurer shall mail or deliver to the named insured at the mailing
37 address shown on the policy written notice of any rate increase, change in deductible,
38 or reduction in limits or coverage at least ~~thirty~~ sixty days prior to the expiration date
39 of the policy. If the insurer fails to provide such ~~thirty-day~~ notice, the coverage
40 provided to the named insured at the expiring policy's rate, terms, and conditions
41 shall remain in effect until notice is given or until the effective date of replacement
42 coverage obtained by the named insured, whichever first occurs. For the purposes
43 of this Subsection, notice is considered given ~~thirty~~ sixty days following date of
44 mailing or delivery of the notice. If the insured elects not to renew, any earned
45 premium for the period of extension of the terminated policy shall be calculated pro
46 rata at the lower of the current or previous year's rate. If the insured accepts the
47 renewal, the premium increase, if any, and other changes shall be effective the day
48 following the prior policy's expiration or anniversary date.

49 * * *

50 AMENDMENT NO. 9

51 On page 2, line 24, change "forty-five" to "sixty"

52 AMENDMENT NO. 10

53 On page 2, line 25, change "forty-five" to "sixty"

- 1 AMENDMENT NO. 11
- 2 On page 2, line 27, change "forty-five" to "sixty"