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## DIGEST

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HB 345 Engrossed

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 (R.S. 22:41) provides 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 60 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 60 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 60 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. 22:1266(A)(5)) defines "renewal" and authorizes an insurer to terminate a renewal policy by giving 20 days' notice of cancellation.

Proposed law changes the timeframe for the insurer to deliver the notice from 20 days to 60 days prior to the effective date of cancellation. Otherwise retains present law.

Present law (R.S. 22:1266(D)(1)) provides that a notice to cancel a policy is not effective unless the insurer sends the notice of cancellation by certified mail or delivers the notice to the insured at least

30 days prior to the effective date of cancellation.

Proposed law changes the timeframe for the insurer to deliver the notice from 30 days to 60 days prior to the effective date of policy cancellation. Otherwise retains present law.

Present law (R.S. 22:1266(E)(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 20 days prior to the effective date of nonrenewal.

Proposed law changes the timeframe for the insurer to deliver the notice from 20 days to 60 days prior to the effective date of intention to nonrenew. Otherwise retains present law.

Present law (R.S. 22:1267(C)(2)(a)) requires an insurer to deliver or mail a notice of cancellation to the first-named insured at least 30 days prior to the effective date of the cancellation.

Proposed law changes the timeframe for the insurer to deliver the notice from 30 days to 60 days prior to the effective date of the cancellation. Otherwise retains present law.

Present law (R.S. 22:1267(E)(1)) requires an insurer to mail or deliver to the named insured a notice of any rate increase, change in deductible, or reduction in limits or coverage at least 30 days prior to the expiration date of the policy. Provides that an insurer's failure to provide the 30-day notice causes the policy to remain in effect until the insurer provides notice or the insured finds replacement coverage.

Proposed law changes the timeframe for the insurer to deliver the notice from 30 days to 60 days prior to expiration of 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 60 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), 1266(A)(5), (D)(1), and (E)(1)(introductory paragraph), 1267(C)(2)(a) and (E)(1), and 1335(A))

#### Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Change present law prior notice requirements from either 20 or 30 days to 60 days. Require insurers to notify insureds of impending cancellation or nonrenewal of residential property insurance policies at least 60 days prior to policy cancellation or nonrenewal.
2. Make technical changes.