

2026 Regular Session

HOUSE BILL NO. 348

BY REPRESENTATIVE DICKERSON

INSURANCE: Provides for electronic nonrenewal and cancellation notices

1 AN ACT

2 To enact R.S. 22:1265(F), relative to certain insurance notices; to provide for nonrenewal
3 notices; to provide for cancellation notices; to require consent for electronic notices;
4 to provide for effectiveness; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1265(F) is hereby enacted to read as follows:

7 §1265. Property, casualty, and liability insurance policies; cancellation and
8 nonrenewal provisions; nonrenewal for rate inadequacy; certain prohibitions

9 * * *

10 F. An admitted insurer shall not issue a notice of cancellation or notice of
11 nonrenewal through electronic means, unless the insured consents in writing to
12 receive such notices through electronic means prior to the insurer issuing the notice.

13 A notice of cancellation or notice of nonrenewal issued through electronic means
14 without the insured’s prior consent to receive such notices through electronic means
15 is considered ineffective.

16 * * *

17 Section 2. This Act shall become effective on January 1, 2027.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 348 Original

2026 Regular Session

Dickerson

Abstract: Prohibits insurers from issuing a notice of cancellation or nonrenewal through electronic means unless the insured consents in writing to receiving such notices by electronic means.

Proposed law prohibits insurers from issuing a notice of cancellation or nonrenewal through electronic means unless the insured consents to notices by electronic means.

Proposed law requires the insured's consent to be in writing to receive notices through electronic means.

Proposed law provides that such notices issued by electronic means without the insured's prior consent are considered ineffective.

Effective January 1, 2027.

(Adds R.S. 22:1265(F))