

---

**HOUSE COMMITTEE AMENDMENTS**

2024 Regular Session

Amendments proposed by House Committee on Insurance to Original House Bill No. 611  
by Representative Firment

---

**1** AMENDMENT NO. 1**2** On page 1, line 2, delete "R.S. 22:1265(K) and (L)," and insert "R.S. 22:1265(K) through  
**3** (M),"**4** AMENDMENT NO. 2**5** On page 1, at the beginning of line 6, delete "notices" and insert "plans and requests"**6** AMENDMENT NO. 3**7** On page 1, line 7, after "reductions;" insert "to provide for effectiveness;"**8** AMENDMENT NO. 4**9** On page 1, delete lines 10 and 11 in their entirety and insert in lieu thereof the following:**10** "Section 1. R.S. 22:1265(D) is hereby amended and reenacted and R.S. 22:1265(K)  
**11** through (M) are hereby enacted to read as follows:"**12** AMENDMENT NO. 5**13** On page 2, at the end of line 12, delete "shall not" and insert "does not"**14** AMENDMENT NO. 6**15** On page 2, delete lines 18 through 26 in their entirety and insert in lieu thereof the following:**16** "L. Notwithstanding the provisions of Subsection D of this Section, for  
**17** policies in place for at least three years on or before August 1, 2024, the following  
**18** provisions apply:**19** (1) Upon filing a plan with the commissioner, an insurer may nonrenew up  
**20** to five percent of its customers' policies per calendar year for any reason, provided  
**21** that no more than five percent of the insurer's policies in force in any one parish are  
**22** included within the plan to be nonrewed.**23** (2) Upon request of the insurer, the commissioner may approve the  
**24** nonrenewal of more than five percent of the insurer's customers' policies in a given  
**25** calendar year.**26** (3) An insurer's plan and request submitted pursuant to this Subsection are  
**27** considered proprietary or trade secret information pursuant to R.S. 44:3.2 and the  
**28** Uniform Trade Secrets Act pursuant to Chapter 13-A of Title 51 of the Louisiana  
**29** Revised Statutes of 1950."**30** AMENDMENT NO. 7**31** On page 2, at the beginning of line 27, change "(2)" to "(4)" and delete lines 28 and 29 in  
**32** their entirety and insert in lieu thereof the following:**33** "the Administrative Procedure Act, setting forth requirements for the plan and  
**34** request described in this Subsection.

1                   M. An insurer shall not charge a homeowners' policy deductible in excess of  
2                   five percent of the dwelling's replacement cost value, unless upon request of the  
3                   insured."

4    AMENDMENT NO. 8

5    On page 3, after line 7, insert the following:

6                   "Section 4.(A) The provisions of R.S. 22:1265(K), as enacted by Section 1 of this  
7    Act, shall become effective upon signature by the governor or, if not signed by the governor,  
8    upon expiration of the time for bills to become law without signature by the governor, as  
9    provided by Article III, Section 18 of the Constitution of Louisiana. If this Act is vetoed by  
10   the governor and subsequently approved by the legislature, the provisions of R.S.  
11   22:1265(K), as enacted by Section 1 of this Act, shall become effective on the day following  
12   such approval.

13                  (B) Except R.S. 22:1265(K), as enacted by Section 1 of this Act, the provisions of  
14   this Act shall become effective on January 1, 2025."