

By: Senator(s) Kirby

To: Insurance

SENATE BILL NO. 2846

1 AN ACT TO PROHIBIT INSURERS FROM ISSUING OR DELIVERING IN
2 THIS STATE ANY HOMEOWNERS' INSURANCE POLICY, UNLESS THE POLICY IS
3 WRITTEN IN SIMPLIFIED LANGUAGE AND APPROVED BY THE COMMISSIONER OF
4 INSURANCE; AND FOR RELATED PURPOSES.

5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

6 **SECTION 1.** (1) An insurer may not issue or deliver in this
7 state any homeowners' insurance policy, unless the policy is:

8 (a) Written in simplified language; and

9 (b) Approved by the Commissioner of Insurance as
10 complying with the simplified language standards adopted under
11 rules and regulations promulgated by his office.

12 (2) The commissioner shall adopt rules and regulations to
13 establish simplified language standards for homeowners' insurance
14 policies.

15 **SECTION 2.** This act shall take effect and be in force from
16 and after July 1, 2006.