

By: Representative Zuber

To: Insurance

HOUSE BILL NO. 1290

1 AN ACT TO PROVIDE AN ADDITIONAL PENALTY FOR ANY PERSON WHO
2 KNOWINGLY FILES A FALSE CLAIM FOR LOSS UNDER A HOMEOWNERS
3 INSURANCE POLICY OR COMMERCIAL PROPERTY INSURANCE POLICY; TO
4 PROVIDE THAT THE COMMISSIONER OF INSURANCE SHALL PROMULGATE RULES
5 AND REGULATIONS PROVIDING STANDARD FORMS AND LANGUAGE FOR USE IN
6 POLICIES BY INSURERS THAT ISSUE POLICIES OF HOMEOWNERS INSURANCE
7 OR COMMERCIAL PROPERTY INSURANCE; AND FOR RELATED PURPOSES.

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

9 **SECTION 1.** In addition to any other penalty authorized by
10 law, any person who knowingly files a false claim for loss under a
11 homeowners insurance policy or commercial property insurance
12 policy, upon conviction thereof, shall be subject to an additional
13 penalty which shall be equal to the penalty otherwise provided for
14 conviction of such an offense.

15 **SECTION 2.** The Commissioner of Insurance shall promulgate
16 rules and regulations providing standard forms and language for
17 use in policies by insurers that issue or deliver in this state
18 new or renewal policies of homeowners insurance or commercial
19 property insurance.

20 **SECTION 3.** This act shall take effect and be in force from
21 and after July 1, 2007.