

By: Representative Crudup

To: Insurance

HOUSE BILL NO. 445

1 AN ACT TO REQUIRE PROPERTY AND CASUALTY INSURERS TO REQUIRE
2 BLIGHTED REAL PROPERTY TO BE CLEANED UP BEFORE PAYING MORE THAN
3 ONE-FOURTH OF THE DAMAGES OWED; TO REQUIRE THE COMMISSIONER OF
4 INSURANCE TO ENFORCE THE PROVISIONS OF THIS ACT AND ADOPT ANY
5 RULES OR REGULATIONS NECESSARY; AND FOR RELATED PURPOSES.

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

7 **SECTION 1.** Any property and casualty insurer providing
8 coverage for blighted real property in this state must require the
9 insured clean up the blighted real property before reimbursing the
10 insured for more than one-fourth (1/4) of the amount of any
11 damages owed to the insured by the insurer. The Commissioner of
12 Insurance shall enforce the provisions of this section and shall
13 adopt any rules or regulations necessary.

14 **SECTION 2.** This act shall take effect and be in force from
15 and after July 1, 2022.

