

## Senate Amendments to House Bill No. 1611

TO THE CLERK OF THE HOUSE:

THIS IS TO INFORM YOU THAT THE SENATE HAS ADOPTED THE AMENDMENTS SET OUT BELOW:

### AMENDMENT NO. 1

Amend by striking all after the enacting clause and inserting in lieu thereof the following:

18       **SECTION 1.** Section 83-5-28, Mississippi Code of 1972, is  
19 amended as follows:

20       [From July 1, 2025, until July 1, 2026, this section shall  
21 read as follows:]

22       83-5-28. (1) A cancellation, reduction in coverage or  
23 nonrenewal of liability insurance coverage, fire insurance  
24 coverage or single premium multiperil insurance coverage is not  
25 effective as to any coverage issued or renewed \* \* \* on or before  
26 June 30, 2026, unless notice is mailed or delivered to the insured  
27 and to any named creditor loss payee by the insurer not less than  
28 thirty (30) days prior to the effective date of such cancellation,  
29 reduction or nonrenewal. This section shall not apply to  
30 nonpayment of premium unless there is a named creditor loss payee,  
31 in which case at least ten (10) days' notice is required. The  
32 cancellation and nonrenewal notice requirements of this section  
33 shall not apply when a replacement policy form is issued by the  
34 same insurer or when a transfer of an insured to a licensed

35 affiliate of the insurer occurs, so long as the replacement of  
36 policy forms or transfer results in the same or substantially  
37 similar coverage and the insurer mails or delivers to the insured  
38 at least thirty (30) days prior to the renewal effective date  
39 notice of any term or condition that is less favorable to the  
40 policyholder.

41 (2) The provisions of subsection (1) shall be incorporated  
42 into each liability, fire and multiperil policy issued or renewed  
43 after \* \* \* July 1, 2025, but before June 30, 2026; and if such  
44 provisions are not expressly stated in the policy, such provisions  
45 shall be deemed to be incorporated in the policy.

46 (3) Whenever a replacement policy form is issued by the same  
47 insurer or when transfer of an insured to a licensed affiliate  
48 occurs, documents signed by the insured are applicable to the  
49 replacement policy form, the coverage transferred to a licensed  
50 affiliate insurer, or both, and remain valid and enforceable.

51 (4) A transferring insurer shall notify the Mississippi  
52 Insurance Department at least forty-five (45) days in advance of  
53 notifying a policyholder that its personal or commercial lines  
54 insurance policies will be transferred to another licensed insurer  
55 within the same insurance group or same holding company. The  
56 notice shall include the name of insurer transferring the personal  
57 or commercial lines policies and the name and financial rating of  
58 the insurer receiving the transferred personal or commercial lines  
59 policies.

60           (5) A transferring insurer shall provide the policyholder  
61 written notice of the policy transfer at least thirty (30) days  
62 prior to expiration of the policy term and shall include the  
63 financial rating of the insurer receiving the transferred policy.  
64 Such notice must be provided to the policyholder with the notice  
65 of renewal premium at least thirty (30) days before the effective  
66 date of the transfer.

67           (6) As used in this section:

68                 (a) "Affiliate transfer" is when an insurer transfers,  
69 at renewal or policy expiration, its personal or commercial lines  
70 insurance policies to an affiliated licensed insurer that is a  
71 member of the same insurance group or same holding company as the  
72 transferring insurer. The issuance of a replacement policy form  
73 providing the same or substantially similar coverage issued by the  
74 same insurer, or the transfer of personal or commercial insurance  
75 policies to a licensed affiliate insurer that will issue the same  
76 or substantially similar policy, are considered a renewal and will  
77 not be treated as a cancellation or nonrenewal. The affiliate  
78 transfer must be to a licensed affiliate insurer that has been  
79 determined by the commissioner to have the same or better  
80 financial strength as the transferring insurer. The policy  
81 transfer must be selected on a nondiscriminatory basis.

82                 (b) "Substantially similar" means a policy that  
83 provides the same basic coverages but may add, alter or eliminate  
84 incidental coverages and may provide coverages using different  
85 textual language.

86 [From and after July 1, 2026, this section shall read as  
87 follows:]

88 83-5-28. (1) A renewal, cancellation, reduction in coverage  
89 or nonrenewal of liability insurance coverage, fire insurance  
90 coverage or single premium multiperil insurance coverage is not  
91 effective as to any coverage issued or renewed on or after July 1,  
92 2026, unless notice is mailed or delivered to the insured and to  
93 any named creditor loss payee by the insurer not less than  
94 forty-five (45) days prior to the effective date of such  
95 cancellation, reduction or nonrenewal. This section shall not  
96 apply to nonpayment of premium unless there is a named creditor  
97 loss payee, in which case at least ten (10) days' notice is  
98 required. The notice requirements of this section shall not apply  
99 when a replacement policy form is issued by the same insurer or  
100 when a transfer of an insured to a licensed affiliate of the  
101 insurer occurs, so long as the replacement of policy forms or  
102 transfer results in the same or substantially similar coverage and  
103 the insurer mails or delivers to the insured at least forty-five  
104 (45) days prior to the renewal effective date notice of any term  
105 or condition that is less favorable to the policyholder.

106 (2) The provisions of subsection (1) of this section shall  
107 be incorporated into each liability, fire and multiperil policy  
108 issued or renewed on or after July 1, 2026; and if such provisions  
109 are not expressly stated in the policy, such provisions shall be  
110 deemed to be incorporated in the policy.

111 (3) Whenever a replacement policy form is issued by the same  
112 insurer or when transfer of an insured to a licensed affiliate  
113 occurs, documents signed by the insured are applicable to the  
114 replacement policy form, the coverage transferred to a licensed  
115 affiliate insurer, or both, and remain valid and enforceable.

116 (4) A transferring insurer shall notify the Mississippi  
117 Insurance Department at least forty-five (45) days in advance of  
118 notifying a policyholder that its personal or commercial lines  
119 insurance policies will be transferred to another licensed insurer  
120 within the same insurance group or same holding company. The  
121 notice shall include the name of the insurer transferring the  
122 personal or commercial lines policies and the name and financial  
123 rating of the insurer receiving the transferred personal or  
124 commercial lines policies.

125 (5) A transferring insurer shall provide the policyholder  
126 written notice of the policy transfer at least forty-five (45)  
127 days prior to expiration of the policy term and shall include the  
128 financial rating of the insurer receiving the transferred policy.  
129 Such notice must be provided to the policyholder with the notice  
130 of renewal premium at least forty-five (45) days before the  
131 effective date of the transfer.

132 (6) If the insurer fails to meet the notice requirement of  
133 this section, the named insured has the option of continuing the  
134 policy or contract for the remainder of the notice period plus an  
135 additional forty-five (45) days at the premium rate of the  
136 existing policy or contract. Such option shall continue in

forty-five-day increments until the insurer provides the notice  
required in this section.

(7) As used in this section:

(a) "Affiliate transfer" is when an insurer transfers,  
at renewal or policy expiration, its personal or commercial lines  
insurance policies to an affiliated licensed insurer that is a  
member of the same insurance group or same holding company as the  
transferring insurer. The issuance of a replacement policy form  
providing the same or substantially similar coverage issued by the  
same insurer, or the transfer of personal or commercial insurance  
policies to a licensed affiliate insurer that will issue the same  
or substantially similar policy, is considered a renewal and will  
not be treated as a cancellation or nonrenewal. The affiliate  
transfer must be to a licensed affiliate insurer that has been  
determined by the commissioner to have the same or better  
financial strength as the transferring insurer. The policy  
transfer must be selected on a nondiscriminatory basis.

(b) "Substantially similar" means a policy that  
provides the same basic coverages but may add, alter or eliminate  
incidental coverages and may provide coverages using different  
textual language.

**SECTION 2.** Section 83-11-5, Mississippi Code of 1972, is  
amended as follows:

**[From July 1, 2025, until July 1, 2026, this section shall  
read as follows:]**

83-11-5. No notice of cancellation of a policy to which Section 83-11-3 applies shall be effective to any coverage issued or renewed on or before June 30, 2026, unless mailed or delivered by the insurer to the named insured and to any named creditor loss payee at least thirty (30) days prior to the effective date of cancellation; provided, however, that where cancellation is for nonpayment of premium at least ten (10) days' notice of cancellation accompanied by the reason therefor shall be given. Unless the reason accompanies or is included in the notice of cancellation, the notice of cancellation shall state or be accompanied by a statement that upon written request of the named insured, mailed or delivered to the insurer not less than fifteen (15) days prior to the effective date of cancellation, the insurer will specify the reason for such cancellation.

This section shall not apply to nonrenewal unless there is a named creditor loss payee.

**[From and after July 1, 2026, this section shall read as follows:]**

83-11-5. No notice of cancellation of a policy to which Section 83-11-3 applies shall be effective to any coverage issued or renewed on or after July 1, 2026, unless mailed or delivered by the insurer to the named insured and to any named creditor loss payee at least forty-five (45) days prior to the effective date of cancellation; provided, however, that where cancellation is for nonpayment of premium at least ten (10) days' notice of cancellation accompanied by the reason therefor shall be given.

188 Unless the reason accompanies or is included in the notice of  
189 cancellation, the notice of cancellation shall state or be  
190 accompanied by a statement that upon written request of the named  
191 insured, mailed or delivered to the insurer not less than fifteen  
192 (15) days prior to the effective date of cancellation, the insurer  
193 will specify the reason for such cancellation.

194 If the insurer fails to meet the notice requirement of this  
195 section, the named insured has the option of continuing the policy  
196 or contract for the remainder of the notice period plus an  
197 additional forty-five (45) days at the premium rate of the  
198 existing policy or contract. Such option shall continue in  
199 forty-five-day increments until the insurer provides the notice  
200 required in this section.

201 **SECTION 3.** Section 83-11-7, Mississippi Code of 1972, is  
202 amended as follows:

203 **[From July 1, 2025, until July 1, 2026, this section shall**  
204 **read as follows:]**

205 83-11-7. No insurer shall fail to renew a policy to any  
206 coverage issued or renewed on or before June 30, 2026, unless it  
207 shall mail or deliver to the named insured, at the address shown  
208 in the policy and to the named creditor loss payee, at least  
209 thirty (30) days' advance notice of its intention not to renew.  
210 This section shall not apply if there is no named creditor loss  
211 payee and:

212 (a) If the insurer has manifested its willingness to  
213 renew, subject to certain specified conditions which are not met  
214 by the insured; nor

215 (b) If the insured has manifested its unwillingness to  
216 renew; nor

217 (c) In case of nonpayment of premium; nor

218 (d) In case of failure to make timely payment of dues  
219 to, or to maintain membership in good standing with, a designated  
220 association, corporation or other organization where the original  
221 issue of such policy or renewal was dependent upon such  
222 membership; provided that, notwithstanding the failure of an  
223 insurer to comply with this section, the policy shall terminate on  
224 the effective date of any other insurance policy with respect to  
225 any automobile designated in both policies.

226 A notice of nonrenewal is not required when a replacement  
227 policy form is issued by the same insurer or when an insured is  
228 transferred to a licensed affiliate of the insurer, so long as the  
229 transfer or replacement results in the same or substantially  
230 similar coverage. Whenever a replacement policy form is issued by  
231 the same insurer, or when transfer of an insured to a licensed  
232 affiliate occurs documents signed by the insured are applicable to  
233 the replacement policy form, the coverage transferred to a  
234 licensed affiliate insurer, or both, and remain valid and  
235 enforceable.

236 Whenever a replacement policy form providing the same or  
237 substantially similar coverage is issued by the same insurer, or

238 by a licensed affiliate insurer, such insurer shall mail or  
239 deliver to the policyholder, at least thirty (30) days in advance  
240 of the effective date of renewal, written notice of any terms or  
241 conditions that are less favorable to the policyholder.

242 A transferring insurer shall notify the Mississippi Insurance  
243 Department at least forty-five (45) days in advance of notifying a  
244 policyholder that its personal or commercial lines insurance  
245 policies will be transferred to another licensed insurer within  
246 the same insurance group or same holding company. The notice  
247 shall include the name of insurer transferring the personal or  
248 commercial lines policies and the name and financial rating of the  
249 insurer receiving the transferred personal or commercial lines  
250 policies.

251 A transferring insurer shall provide the policyholder written  
252 notice of the policy transfer at least thirty (30) days prior to  
253 expiration of the policy term and shall include the financial  
254 rating of the insurer receiving the transferred policy. Such  
255 notice must be provided to the policyholder with the notice of  
256 renewal premium at least thirty (30) days before the effective  
257 date of the transfer.

258 Renewal of a policy shall not constitute a waiver or estoppel  
259 with respect to grounds for cancellation which existed before the  
260 effective date of such renewal, and if a policy shall be cancelled  
261 as authorized by this article prior to such policy's renewal, such  
262 cancellation shall terminate any right of renewal conferred by  
263 this article.

264 [From and after July 1, 2026, this section shall read as  
265 follows:]

266 83-11-7. No insurer shall fail to renew a policy or issue a  
267 reduction in coverage to any coverage issued or renewed on or  
268 after July 1, 2026, unless it shall mail or deliver to the named  
269 insured, at the address shown in the policy and to the named  
270 creditor loss payee, at least forty-five (45) days advance notice  
271 of its intention not to renew. This section shall not apply if  
272 there is no named creditor loss payee and:

273 (a) If the insurer has manifested its willingness to  
274 renew, subject to certain specified conditions which are not met  
275 by the insured; nor

276 (b) If the insured has manifested its unwillingness to  
277 renew; nor

278 (c) In case of nonpayment of premium; nor

279 (d) In case of failure to make timely payment of dues  
280 to, or to maintain membership in good standing with, a designated  
281 association, corporation or other organization where the original  
282 issue of such policy or renewal was dependent upon such  
283 membership; provided that, notwithstanding the failure of an  
284 insurer to comply with this section, the policy shall terminate on  
285 the effective date of any other insurance policy with respect to  
286 any automobile designated in both policies.

287 A notice of nonrenewal is not required when a replacement  
288 policy form is issued by the same insurer or when an insured is  
289 transferred to a licensed affiliate of the insurer, so long as the

transfer or replacement results in the same or substantially similar coverage. Whenever a replacement policy form is issued by the same insurer, or when transfer of an insured to a licensed affiliate occurs, documents signed by the insured are applicable to the replacement policy form, the coverage transferred to a licensed affiliate insurer, or both, and remain valid and enforceable.

Whenever a replacement policy form providing the same or substantially similar coverage is issued by the same insurer, or by a licensed affiliate insurer, such insurer shall mail or deliver to the policyholder, at least forty-five (45) days in advance of the effective date of renewal, written notice of any terms or conditions that are less favorable to the policyholder.

A transferring insurer shall notify the Mississippi Insurance Department at least forty-five (45) days in advance of notifying a policyholder that its personal or commercial lines insurance policies will be transferred to another licensed insurer within the same insurance group or same holding company. The notice shall include the name of the insurer transferring the personal or commercial lines policies and the name and financial rating of the insurer receiving the transferred personal or commercial lines policies.

A transferring insurer shall provide the policyholder written notice of the policy transfer at least forty-five (45) days prior to expiration of the policy term and shall include the financial rating of the insurer receiving the transferred policy. Such

notice must be provided to the policyholder with the notice of renewal premium at least forty-five (45) days before the effective date of the transfer.

Renewal of a policy shall not constitute a waiver or estoppel with respect to grounds for cancellation which existed before the effective date of such renewal, and if a policy shall be cancelled as authorized by this article prior to such policy's renewal, such cancellation shall terminate any right of renewal conferred by this article.

If the insurer fails to meet the notice requirement of this section, the named insured has the option of continuing the policy or contract for the remainder of the notice period plus an additional forty-five (45) days at the premium rate of the existing policy or contract. Such option shall continue in forty-five-day increments until the insurer provides the notice required in this section.

**SECTION 4.** Section 71-3-77, Mississippi Code of 1972, is amended as follows:

**[From July 1, 2025, until Jun 30, 2026, this section shall read as follows:]**

71-3-77. (1) Every contract for the insurance of the compensation herein provided, or against liability therefor, issued or renewed on or before June 30, 2026, shall be deemed to be made subject to the provisions of this chapter, and provisions thereof inconsistent with this chapter shall be void. Such contract shall be allowed to offer deductibles on all liability of

the assured under and according to the provisions of this chapter,  
notwithstanding any agreement of the parties to the contrary.  
However, the payments of the claims, including the deductible  
amounts, shall be made directly from the insurance company to the  
employee, except for medical benefits which shall be paid to the  
medical provider. A copy of such payments shall be forwarded to  
the employer. The insurance company shall collect the deductible  
from the employer as shall be provided in the contract between the  
employer and the insurer. No such policy shall be subject to  
nonrenewal, or cancelled by the insurer within the policy period,  
until a notice in writing shall be given to the commission and to  
the insured, fixing the date on which it is proposed to cancel it  
or declaring that the company does not intend to renew the policy  
upon expiration date. Notice to the insured shall be served  
personally or by registered or certified mail. Notice to the  
commission shall be provided in such manner and on such form as  
the commission may prescribe or direct. No such cancellation or  
nonrenewal shall be effective until thirty (30) days after the  
service of such notice on the insured and the provision of notice  
to the commission, unless the employer has obtained other  
insurance coverage, in which case such policy shall be deemed  
cancelled as of the effective date of such other insurance,  
whether or not such notice has been given. The notice  
requirements of this section shall not apply when a replacement  
policy form providing the same or substantially similar coverage  
is issued by the same insurer, or when transfer of an insured to a

368 licensed affiliate providing the same or substantially similar  
369 coverage occurs. Whenever a replacement policy form providing the  
370 same or substantially similar coverage is issued by the same  
371 insurer, or when a transfer of an insured to a licensed affiliate  
372 of the insurer providing the same or substantially similar  
373 coverage occurs, documents signed by the insured are applicable to  
374 the replacement policy and to coverage being transferred, and  
375 remain valid and enforceable.

376       The insured may also cancel such a policy on the day that the  
377 insured either (a) returns the policy to the agent, or (b) signs  
378 and delivers to the agent a "lost policy release." If the insured  
379 desires to cancel a policy before the policy has become effective,  
380 he may cancel the policy by written notice of cancellation to the  
381 agent or company without return of the policy or a release.

382       Whenever a replacement policy form providing the same or  
383 substantially similar coverage is issued by the same insurer, or  
384 by a licensed affiliate insurer, such insurer shall mail or  
385 deliver to the policyholder, at least thirty (30) days in advance  
386 of the effective date of renewal, written notice of any terms or  
387 conditions that are less favorable to the policyholder.

388       A transferring insurer shall notify the Mississippi Insurance  
389 Department and the Mississippi Workers' Compensation Commission at  
390 least forty-five (45) days in advance of notifying a policyholder  
391 that its personal or commercial lines insurance policies will be  
392 transferred to another licensed insurer within the same insurance  
393 group or same holding company. The notice shall include the name

of insurer transferring the personal or commercial lines policies and the name and financial rating of the insurer receiving the transferred personal or commercial lines policies.

A transferring insurer shall provide the policyholder written notice of the policy transfer at least thirty (30) days prior to expiration of the policy term and shall include the financial rating of the insurer receiving the transferred policy. Such notice must be provided to the policyholder with the notice of renewal premium at least thirty (30) days before the effective date of the transfer.

(2) In any case where the employer is not a self-insurer, in order that the liability for compensation imposed by this chapter may be most effectively discharged by the employer and in order that the administration of this chapter in respect of such liability may be facilitated, the commission shall by regulation provide for the discharge, by the carrier or carriers for such employer, of such obligations and duties of the employer in respect of such liability imposed by this chapter upon the employer as it considers proper in order to effectuate the provisions of this chapter. For such purpose (a) notice to or knowledge of an employer of the occurrence of the injury shall be notice to or knowledge of the carrier or carriers; (b) jurisdiction of the employer by the commission or any court under this chapter shall be jurisdiction of the carrier or carriers; and (c) any requirement by the commission or any court under any compensation order, finding, or decision shall be binding upon the

carrier or carriers in the same manner and to the same extent as upon the employer.

(3) As used in this section:

(a) "Affiliate transfer" is when an insurer transfers, at renewal or policy expiration, its personal or commercial lines insurance policies to an affiliated licensed insurer that is a member of the same insurance group or same holding company as the transferring insurer. The issuance of a replacement policy form providing the same or substantially similar coverage issued by the same insurer, or the transfer of personal or commercial insurance policies to a licensed affiliate insurer that will issue the same or substantially similar policy, are considered a renewal and will not be treated as a cancellation or nonrenewal. The affiliate transfer must be to a licensed affiliate insurer that has been determined by the commissioner to have the same or better financial strength as the transferring insurer. The policy transfer must be selected on a nondiscriminatory basis.

(b) "Substantially similar" means a policy that provides the same basic coverages but may add, alter or eliminate incidental coverages and may provide coverages using different textual language.

**[From and after July 1, 2026, this section shall read as follows:]**

71-3-77. (1) Every contract for the insurance of the compensation herein provided, or against liability therefor, issued or renewed on or after July 1, 2026, shall be deemed to be

446 made subject to the provisions of this chapter, and provisions  
447 thereof inconsistent with this chapter shall be void. Such  
448 contract shall be allowed to offer deductibles on all liability of  
449 the assured under and according to the provisions of this chapter,  
450 notwithstanding any agreement of the parties to the contrary.  
451 However, the payments of the claims, including the deductible  
452 amounts, shall be made directly from the insurance company to the  
453 employee, except for medical benefits which shall be paid to the  
454 medical provider. A copy of such payments shall be forwarded to  
455 the employer. The insurance company shall collect the deductible  
456 from the employer as shall be provided in the contract between the  
457 employer and the insurer. No such policy shall be subject to  
458 nonrenewal, reduction in coverage, or cancelled by the insurer  
459 within the policy period, until a notice in writing shall be given  
460 to the commission and to the insured, fixing the date on which it  
461 is proposed to cancel it or declaring that the company does not  
462 intend to renew the policy upon the expiration date. Notice to  
463 the insured shall be served personally or by registered or  
464 certified mail. Notice to the commission shall be provided in  
465 such manner and on such form as the commission may prescribe or  
466 direct. No such cancellation or nonrenewal shall be effective  
467 until forty-five (45) days after the service of such notice on the  
468 insured and the provision of notice to the commission, unless the  
469 employer has obtained other insurance coverage, in which case such  
470 policy shall be deemed cancelled as of the effective date of such  
471 other insurance, whether or not such notice has been given. The

notice requirements of this section shall not apply when a replacement policy form providing the same or substantially similar coverage is issued by the same insurer, or when transfer of an insured to a licensed affiliate providing the same or substantially similar coverage occurs.

Whenever a replacement policy form providing the same or substantially similar coverage is issued by the same insurer, or when a transfer of an insured to a licensed affiliate of the insurer providing the same or substantially similar coverage occurs, documents signed by the insured are applicable to the replacement policy and to coverage being transferred, and remain valid and enforceable.

The insured may also cancel such a policy on the day that the insured either (a) returns the policy to the agent, or (b) signs and delivers to the agent a "lost policy release." If the insured desires to cancel a policy before the policy has become effective, he may cancel the policy by written notice of cancellation to the agent or company without return of the policy or a release.

Whenever a replacement policy form providing the same or substantially similar coverage is issued by the same insurer, or by a licensed affiliate insurer, such insurer shall mail or deliver to the policyholder, at least forty-five (45) days in advance of the effective date of renewal, written notice of any terms or conditions that are less favorable to the policyholder.

A transferring insurer shall notify the Mississippi Insurance Department and the Mississippi Workers' Compensation Commission at

least forty-five (45) days in advance of notifying a policyholder  
that its personal or commercial lines insurance policies will be  
transferred to another licensed insurer within the same insurance  
group or same holding company. The notice shall include the name  
of the insurer transferring the personal or commercial lines  
policies and the name and financial rating of the insurer  
receiving the transferred personal or commercial lines policies.

A transferring insurer shall provide the policyholder written  
notice of the policy transfer at least forty-five (45) days prior  
to expiration of the policy term and shall include the financial  
rating of the insurer receiving the transferred policy. Such  
notice must be provided to the policyholder with the notice of  
renewal premium at least forty-five (45) days before the effective  
date of the transfer.

If the insurer fails to meet the notice requirement of this  
section, the named insured has the option of continuing the policy  
or contract for the remainder of the notice period plus an  
additional forty-five (45) days at the premium rate of the  
existing policy or contract. Such option shall continue in  
forty-five-day increments until the insurer provides the notice  
required in this section.

(2) In any case where the employer is not a self-insurer, in  
order that the liability for compensation imposed by this chapter  
may be most effectively discharged by the employer and in order  
that the administration of this chapter in respect of such  
liability may be facilitated, the commission shall by regulation

provide for the discharge, by the carrier or carriers for such  
employer, of such obligations and duties of the employer in  
respect of such liability imposed by this chapter upon the  
employer as it considers proper in order to effectuate the  
provisions of this chapter. For such purpose (a) notice to or  
knowledge of an employer of the occurrence of the injury shall be  
notice to or knowledge of the carrier or carriers; (b)  
jurisdiction of the employer by the commission or any court under  
this chapter shall be jurisdiction of the carrier or carriers; and  
(c) any requirement by the commission or any court under any  
compensation order, finding, or decision shall be binding upon the  
carrier or carriers in the same manner and to the same extent as  
upon the employer.

(3) As used in this section:

(a) "Affiliate transfer" is when an insurer transfers,  
at renewal or policy expiration, its personal or commercial lines  
insurance policies to an affiliated licensed insurer that is a  
member of the same insurance group or same holding company as the  
transferring insurer. The issuance of a replacement policy form  
providing the same or substantially similar coverage issued by the  
same insurer, or the transfer of personal or commercial insurance  
policies to a licensed affiliate insurer that will issue the same  
or substantially similar policy, is considered a renewal and will  
not be treated as a cancellation or nonrenewal. The affiliate  
transfer must be to a licensed affiliate insurer that has been  
determined by the commissioner to have the same or better

550 financial strength as the transferring insurer. The policy  
551 transfer must be selected on a nondiscriminatory basis.

552 (b) "Substantially similar" means a policy that  
553 provides the same basic coverages but may add, alter or eliminate  
554 incidental coverages and may provide coverages using different  
555 textual language.

556 **SECTION 5.** This act shall take effect and be in force from  
557 and after July 1, 2025.

**Further, amend by striking the title in its entirety and  
inserting in lieu thereof the following:**

1 AN ACT TO AMEND SECTION 83-5-28, MISSISSIPPI CODE OF 1972, TO  
2 REQUIRE INSURANCE COMPANIES TO ISSUE NOTICES FOR RENEWAL,  
3 CANCELLATION, REDUCTION OF COVERAGE OR NONRENEWAL OF PROPERTY AND  
4 CASUALTY INSURANCE NOT LESS THAN 45 DAYS BEFORE THE EFFECTIVE DATE  
5 OF THE RENEWAL, CANCELLATION, REDUCTION OF COVERAGE OR NONRENEWAL;  
6 TO AMEND SECTIONS 83-11-5 and 83-11-7, MISSISSIPPI CODE OF 1972,  
7 TO REQUIRE INSURANCE COMPANIES TO ISSUE NOTICES FOR RENEWAL,  
8 CANCELLATION, REDUCTION OF COVERAGE OR NONRENEWAL OF AUTOMOBILE  
9 INSURANCE NOT LESS THAN 45 DAYS BEFORE THE EFFECTIVE DATE OF THE  
10 RENEWAL, CANCELLATION, REDUCTION OF COVERAGE OR NONRENEWAL; TO  
11 AMEND SECTION 71-3-77, MISSISSIPPI CODE OF 1972, TO REQUIRE  
12 INSURANCE COMPANIES TO ISSUE NOTICES FOR RENEWAL, CANCELLATION,  
13 REDUCTION OF COVERAGE OR NONRENEWAL OF WORKERS COMPENSATION  
14 INSURANCE NOT LESS THAN 45 DAYS BEFORE THE EFFECTIVE DATE OF THE  
15 RENEWAL, CANCELLATION, REDUCTION OF COVERAGE OR NONRENEWAL; AND  
16 FOR RELATED PURPOSES.

SS26\HB1611A.1J

Amanda White  
Secretary of the Senate