

**Adopted
COMMITTEE AMENDMENT NO 1 PROPOSED TO**

House Bill No. 1611

BY: Committee

**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



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:]

83-5-28. (1) A renewal, cancellation, reduction in coverage or nonrenewal of liability insurance coverage, fire insurance coverage or single premium multiperil insurance coverage is not effective as to any coverage issued or renewed on or after July 1, 2026, unless notice is mailed or delivered to the insured and to any named creditor loss payee by the insurer not less than forty-five (45) days prior to the effective date of such cancellation, reduction or nonrenewal. This section shall not apply to nonpayment of premium unless there is a named creditor loss payee, in which case at least ten (10) days' notice is required. The notice requirements of this section shall not apply when a replacement policy form is issued by the same insurer or when a transfer of an insured to a licensed affiliate of the insurer occurs, so long as the replacement of policy forms or 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



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.

(6) 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.

(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



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

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

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

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

162 83-11-5. No notice of cancellation of a policy to which
163 Section 83-11-3 applies shall be effective to any coverage issued
164 or renewed on or before June 30, 2026, unless mailed or delivered
165 by the insurer to the named insured and to any named creditor loss
166 payee at least thirty (30) days prior to the effective date of
167 cancellation; provided, however, that where cancellation is for
168 nonpayment of premium at least ten (10) days' notice of
169 cancellation accompanied by the reason therefor shall be given.
170 Unless the reason accompanies or is included in the notice of
171 cancellation, the notice of cancellation shall state or be
172 accompanied by a statement that upon written request of the named
173 insured, mailed or delivered to the insurer not less than fifteen
174 (15) days prior to the effective date of cancellation, the insurer
175 will specify the reason for such cancellation.



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

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

180 83-11-5. No notice of cancellation of a policy to which
181 Section 83-11-3 applies shall be effective to any coverage issued
182 or renewed on or after July 1, 2026, unless mailed or delivered by
183 the insurer to the named insured and to any named creditor loss
184 payee at least forty-five (45) days prior to the effective date of
185 cancellation; provided, however, that where cancellation is for
186 nonpayment of premium at least ten (10) days' notice of
187 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
290 transfer or replacement results in the same or substantially
291 similar coverage. Whenever a replacement policy form is issued by
292 the same insurer, or when transfer of an insured to a licensed
293 affiliate occurs, documents signed by the insured are applicable
294 to the replacement policy form, the coverage transferred to a
295 licensed affiliate insurer, or both, and remain valid and
296 enforceable.

297 Whenever a replacement policy form providing the same or
298 substantially similar coverage is issued by the same insurer, or
299 by a licensed affiliate insurer, such insurer shall mail or
300 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



350 employer and the insurer. No such policy shall be subject to
351 nonrenewal, or cancelled by the insurer within the policy period,
352 until a notice in writing shall be given to the commission and to
353 the insured, fixing the date on which it is proposed to cancel it
354 or declaring that the company does not intend to renew the policy
355 upon expiration date. Notice to the insured shall be served
356 personally or by registered or certified mail. Notice to the
357 commission shall be provided in such manner and on such form as
358 the commission may prescribe or direct. No such cancellation or
359 nonrenewal shall be effective until thirty (30) days after the
360 service of such notice on the insured and the provision of notice
361 to the commission, unless the employer has obtained other
362 insurance coverage, in which case such policy shall be deemed
363 cancelled as of the effective date of such other insurance,
364 whether or not such notice has been given. The notice
365 requirements of this section shall not apply when a replacement
366 policy form providing the same or substantially similar coverage
367 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



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 thirty (30) 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 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



399 expiration of the policy term and shall include the financial
400 rating of the insurer receiving the transferred policy. Such
401 notice must be provided to the policyholder with the notice of
402 renewal premium at least thirty (30) days before the effective
403 date of the transfer.

404 (2) In any case where the employer is not a self-insurer, in
405 order that the liability for compensation imposed by this chapter
406 may be most effectively discharged by the employer and in order
407 that the administration of this chapter in respect of such
408 liability may be facilitated, the commission shall by regulation
409 provide for the discharge, by the carrier or carriers for such
410 employer, of such obligations and duties of the employer in
411 respect of such liability imposed by this chapter upon the
412 employer as it considers proper in order to effectuate the
413 provisions of this chapter. For such purpose (a) notice to or
414 knowledge of an employer of the occurrence of the injury shall be
415 notice to or knowledge of the carrier or carriers; (b)
416 jurisdiction of the employer by the commission or any court under
417 this chapter shall be jurisdiction of the carrier or carriers; and
418 (c) any requirement by the commission or any court under any
419 compensation order, finding, or decision shall be binding upon the
420 carrier or carriers in the same manner and to the same extent as
421 upon the employer.

422 (3) As used in this section:



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

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

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

443 71-3-77. (1) Every contract for the insurance of the
444 compensation herein provided, or against liability therefor,
445 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



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, reduction in coverage, 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 the 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 forty-five (45) 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 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



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

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

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

519 (2) In any case where the employer is not a self-insurer, in
520 order that the liability for compensation imposed by this chapter
521 may be most effectively discharged by the employer and in order
522 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



548 transfer must be to a licensed affiliate insurer that has been
549 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.

