

1 State of Arkansas
2 95th General Assembly
3 Regular Session, 2025
4

As Engrossed: S1/28/25

A Bill

SENATE BILL 48

5 By: Senator J. Boyd
6 By: Representative L. Johnson
7

For An Act To Be Entitled

9 AN ACT TO AMEND THE LAW CONCERNING DISCLOSURE OF
10 DEDUCTIBLES UNDER CERTAIN INSURANCE POLICIES; TO
11 REQUIRE AN INSURER TO DISCLOSE DEDUCTIBLES FOR
12 CERTAIN INSURANCE POLICIES ON THE POLICY DECLARATION
13 PAGE OR NOTICE OF RENEWAL OF THE POLICY; AND FOR
14 OTHER PURPOSES.
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Subtitle

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18 TO AMEND THE LAW CONCERNING DISCLOSURE
19 OF DEDUCTIBLES UNDER CERTAIN INSURANCE
20 POLICIES.
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22 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:
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24 *SECTION 1. Arkansas Code § 23-79-168 is amended to read as follows:*

25 *23-79-168. Deductible based on percentage of insured value –*
26 *Disclosure required.*

27 *A An owner-occupied residential property insurance policy issued or*
28 *renewed in this state that bases the deductible under the insurance policy*
29 *for any loss, other than a loss due to an earthquake, on a percentage of the*
30 *insured value of the insured property shall disclose to the insured the*
31 *monetary amount of the deductible, other than for a loss due to an*
32 *earthquake, on the policy declaration page or notice of renewal of the*
33 *policy.*
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35 *SECTION 2. Arkansas Code Title 23, Chapter 79, Subchapter 1, is*
36 *amended to add an additional section to read as follows:*



1 23-79-169. Deductibles – Disclosure required.

2 (a) An insurance policy for owner-occupied residential property
3 insurance issued or renewed in this state shall disclose, as applicable, on
4 the policy declaration page or notice of renewal of the policy all
5 deductibles included under the policy in a clear and conspicuous manner so
6 that the insured can identify any applicable deductibles under the policy or
7 renewal.

8 (b) An insurance policy for owner-occupied residential property
9 insurance issued or renewed in this state that contains separate deductible
10 levels by peril shall display these deductible amounts together with the
11 policy's all other peril deductible, if applicable, on the policy declaration
12 page or notice of renewal of the policy.

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14 /s/J. Boyd

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17 **APPROVED: 3/6/25**
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