

ARKANSAS SENATE
95th General Assembly - Regular Session, 2025
Amendment Form

Subtitle of Senate Bill 48

TO AMEND THE LAW CONCERNING DISCLOSURE OF DEDUCTIBLES UNDER
CERTAIN INSURANCE POLICIES.

Amendment No. 1 to Senate Bill 48

Amend Senate Bill 48 as originally introduced:

Page 1, delete line 24, and substitute the following:

"SECTION 1. Arkansas Code § 23-79-168 is amended to read as follows:

23-79-168. Deductible based on percentage of insured value –

Disclosure required.

A An owner-occupied residential property insurance policy issued or renewed in this state that bases the deductible under the insurance policy for any loss, other than a loss due to an earthquake, on a percentage of the insured value of the insured property shall disclose to the insured the monetary amount of the deductible, other than for a loss due to an earthquake, on the policy declaration page or notice of renewal of the policy.

SECTION 2. Arkansas Code Title 23, Chapter 79, Subchapter 1, is"

AND

Page 1, line 27, delete "for residential" and substitute "for owner-occupied residential"

AND

Page 1, line 32, delete "for residential" and substitute "for owner-occupied"



residential"

The Amendment was read the first time, rules suspended and read the second time and _____

By: Senator J. Boyd

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Secretary