

## HOUSE BILL No. 2174

By Committee on Insurance

1-26

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9 AN ACT concerning property insurance; relating to the cancellation of  
10 or refusal to renew coverage.

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12 *Be it enacted by the Legislature of the State of Kansas:*

13 Section 1. (a) This act shall apply to all personal homeowners  
14 insurance.

15 (b) As used in this act, "homeowners insurance" shall mean an in-  
16 surance policy insuring against the physical loss of or damage to real or  
17 personal property used for habitation and personal purposes in connec-  
18 tion with insurance coverage offered on a one to four family dwelling or  
19 its contents. Homeowners insurance shall also include renters insurance.

20 (c) As used in this act, "weather related" shall include, but not be  
21 limited to, wind, lightning, hail and tornado damage.

22 Sec. 2. (a) No insurance company shall cancel or refuse to renew a  
23 policy of homeowners insurance when such cancellation or refusal to re-  
24 new is due to a single weather related claim that occurred within the time  
25 frame of the policy period to be canceled or renewed.

26 (b) In the event an insurers' policy plan is no longer offered at the  
27 time of renewal, providing policyholders with another policy of most sim-  
28 ilar comparison within the same group of companies shall be deemed in  
29 compliance of this act.

30 (c) This act shall be applied for a maximum of two renewals on any  
31 one policy where this act is the only reason for both renewals.

32 (d) Nothing in this act shall prevent a refusal to renew based on mul-  
33 tiple weather related claims, or a claim of another nature.

34 Sec. 3. Any insurer found in violation of this act shall be subject to  
35 the penalties available to the commissioner of insurance under K.S.A. 40-  
36 2404 and amendments thereto.

37 Sec. 4. The commissioner of insurance is hereby authorized to adopt  
38 such rules and regulations as may be necessary to carry out the provisions  
39 of this act.

40 Sec. 5. This act shall take effect and be in force from and after its  
41 publication in the statute book.