

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

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.
21

22 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:
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24 SECTION 1. Arkansas Code Title 23, Chapter 79, Subchapter 1, is
25 amended to add an additional section to read as follows:

26 23-79-169. Deductibles – Disclosure required.

27 (a) An insurance policy for residential property insurance issued or
28 renewed in this state shall disclose, as applicable, on the policy
29 declaration page or notice of renewal of the policy all deductibles included
30 under the policy in a clear and conspicuous manner so that the insured can
31 identify any applicable deductibles under the policy or renewal.

32 (b) An insurance policy for residential property insurance issued or
33 renewed in this state that contains separate deductible levels by peril shall
34 display these deductible amounts together with the policy’s all other peril
35 deductible, if applicable, on the policy declaration page or notice of
36 renewal of the policy.

