

Stricken language would be deleted from and underlined language would be added to present law.  
Act 246 of the Regular Session

State of Arkansas  
95th General Assembly  
Regular Session, 2025

As Engrossed: S1/28/25

## A Bill

SENATE BILL 48

By: Senator J. Boyd

By: Representative L. Johnson

### For An Act To Be Entitled

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

### Subtitle

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

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:

*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 amended to add an additional section to read as follows:*



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23-79-169. Deductibles – Disclosure required.

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

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

*/s/J. Boyd*

**APPROVED: 3/6/25**