**South Carolina General Assembly**

123rd Session, 2019-2020

**H. 4733**

**STATUS INFORMATION**

General Bill

Sponsors: Reps. Caskey, Burns, Wooten, Robinson, Clyburn, McCravy, Hosey, Oremus and Pendarvis

Document Path: l:\council\bills\jn\3127cz20.docx

Introduced in the House on January 14, 2020

Currently residing in the House Committee on **Labor, Commerce and Industry**

Summary: Nonrenewal of homeowners insurance

**HISTORY OF LEGISLATIVE ACTIONS**

Date Body Action Description with journal page number

11/20/2019 House Prefiled

11/20/2019 House Referred to Committee on **Labor, Commerce and Industry**

1/14/2020 House Introduced and read first time ([House Journal‑page 83](file:///h:\hj\20200114.docx))

1/14/2020 House Referred to Committee on **Labor, Commerce and Industry** ([House Journal‑page 83](file:///h:\hj\20200114.docx))

View the latest [legislative information](http://www.scstatehouse.gov/billsearch.php?billnumbers=4733&session=123&summary=B) at the website

**VERSIONS OF THIS BILL**

[11/20/2019](file:///p:\pprever\2019-20\4733_20191120.docx)

**A** **BILL**

TO AMEND SECTION 38‑75‑790, CODE OF LAWS OF SOUTH CAROLINA, 1976, RELATING TO THE NONRENEWAL OF A HOMEOWNERS INSURANCE POLICY, SO AS TO PROHIBIT AN INSURER FROM RAISING THE RATES OF A HOMEOWNERS INSURANCE POLICY DUE TO A CLAIM FOR DAMAGES RESULTING FROM THE FAULT OF SOMEONE OTHER THAN THE INSURED.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Section 38‑75‑790 of the 1976 Code is amended to read:

**“**Section 38‑75‑790. (A) No insurer may ~~nonrenew~~ refuse to renew a policy of homeowners insurance because the insured has filed a claim with that insurer for damages resulting from an act of God.

(B) No insurer may refuse to renew a policy of homeowners insurance or increase the premium on a policy of homeowners insurance because the insured has filed a claim with that insurer for damages resulting from an act of a party other than the insured.”

SECTION 2. This act takes effect upon approval by the Governor.

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