



2025-2026 General Assembly

# SENATE BILL 449: Continuing Budget Operations Part IV, Sec. 6.11: Department of Insurance/Loss Mitigation Date Gap Fix

**Analysis of:** S.L. 2025-97, Sec. 6.11

**Date:** November 4, 2025  
**Prepared by:** Legislative Analysis  
Division Staff

Section 6.11 of S.L. 2025-97 (Senate Bill 449) extends the effective date from July 1, 2025, to January 1, 2027, for the provisions in Part VI of S.L. 2025-45 (House Bill 737) that (i) repeal the statute allowing insurers, insurance producers, or limited representatives to offer or provide products or services not specified in an insurance policy and (ii) clarify that certain trade practices are not prohibited rebates.

This section became effective retroactively to July 1, 2025.

Kara McCraw  
Director



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