The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

DIGEST

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Present law provides that an insurer owes its insured a duty of good faith and fair dealing.

Present law further provides acts by an insurer that constitute a breach of the insurer's duty of good faith and fair dealing.

Proposed law retains present law and further clarifies that a misrepresentation of relevant policy provisions constitutes a violation of the duty of good faith and fair dealing.

Proposed law limits a cause of action when certain conditions are present.

Effective August 1, 2025.
(Amends R.S. 22:1892(I)(2)(a) and (3); adds 22:1892(I)(4))