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 DIGEST

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SB 137 Engrossed

2025 Regular Session

Talbot

Present law requires an insurer to notify the commissioner of insurance (commissioner) when the insurer is going to cease writing coverage in the state of La.

Proposed law retains present law.

Proposed law provides that if an insurer stops, pauses, or resumes selling new automobile or property insurance policies in a certain geographic region of the state, the insurer is required to notify its agents of the change. Further requires insurers to provide written notice with certain inclusions to the commissioner within 10 days of informing its agents.

Proposed law provides that the required notices are not public records and are exempt from disclosure under the Public Records Law (R.S. 44:1 et seq.).

Proposed law describes the terms "cease", "pause", and "resume", as any action that materially affects the insurer's availability of coverage offerings to consumers in the specified region, but does not refer to a temporary cessation in offering coverage as a result of a possible impending natural disaster.

Proposed law authorizes the commissioner to promulgate and adopt rules and regulations in accordance with the APA for the implementation and enforcement of proposed law.

Effective Jan. 1, 2026.

(Amends R.S. 44:4.1(B)(11); Adds R.S. 22:1276)

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original bill

1. Makes a technical change.

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the engrossed bill:

1. Rewrite proposed law (R.S. 22:1276) to provide that if insurers stop, pause, or resume selling new automobile or property insurance policies in a certain geographical region, the insurers must also send a written notice with certain inclusions to the commissioner within 10 days of informing respective agents.
2. Apply the Public Records Law (R.S. 44.1 et seq.) to information submitted by insurers to the commissioner.
3. Describe the terms "cease", "pause", and "resume".
4. Authorize the commissioner's rulemaking authority in accordance with the APA.