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## DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, 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)]

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HB 435 Original

2025 Regular Session

Egan

**Abstract:** Provides a limitation on recovery of general damages in certain circumstances.

Proposed law defines "general damages" and "special damages".

Proposed law provides that for a claim filed under a liability policy, and any action related to the liability policy, the insurer and its insured shall not be required to pay an amount in excess of \$5,000,000 for general damages to any one claimant or plaintiff.

Proposed law provides that the jury shall not be advised of the limitations imposed by proposed law but the courts shall appropriately reduce any award of general damages that exceed the limitation.

Proposed law shall not be construed as creating a cause of action or setting forth elements of or types of damages that are or not recoverable in any delictual action provided for in the Civil Code.

(Adds R.S. 22:1899)