

2026 Regular Session

HOUSE BILL NO. 577

BY REPRESENTATIVE GLORIOSO

INSURANCE: Provides relative to penalties calculated on the amount found to be due from the insurer to the insured

1 AN ACT

2 To amend and reenact R.S. 22:1892(B)(1)(a), relative to insurance; to provide relative to the
3 calculation of damages on the amount found to be due from the insurer to the
4 insured; to provide for the method of determining damages; and to provide for
5 related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1892(B)(1)(a) is hereby amended and reenacted to read as
8 follows:

9 §1892. Payment and adjustment of claims; policies other than life and health and
10 accident; good faith duty; breach of good faith duty; vehicle damage claims;
11 extension of time to respond to claims during emergency or disaster;
12 penalties; arson-related claims suspension; definitions

13 * * *

14 B.(1)(a) Except as provided in Subparagraph (b) of this Paragraph, failure
15 to make payment within thirty days after receipt of satisfactory written proofs and
16 demand therefor or failure to make a written offer to settle any property damage
17 claim, including a third-party claim, within thirty days after receipt of satisfactory
18 proofs of loss of that claim, as provided in Paragraphs (A)(1) and (4) of this Section,
19 respectively, or failure to make the payment within thirty days after written
20 agreement or settlement when the failure is found to be arbitrary, capricious, or

