The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Beth O'Quin.

## DIGEST 2022 Regular Session

Stine

<u>Present law</u> requires an insurer to respond within 14 days from the date an insured made an inquiry or request to the insurer that arises out of a state of emergency or disaster declared by the governor.

<u>Proposed law</u> retains <u>present law</u> but requires an insurer to provide a copy of the Louisiana Bill of Rights disclosure notice to a policyholder who filed a residential or a commercial property insurance claim and the property damaged is located in this state and the property damaged is in the area that the named storm or windstorm is the subject of the state of emergency or disaster declared by the governor. Requires the insurer to send the notice to the policyholder no later than the initial investigation of the claim by an adjuster. Provides the notice may be sent by US mail, electronic delivery, or hand delivery.

<u>Proposed law</u> retains <u>present law</u> but requires that until a settlement is reached between the insurer and the policyholder, the insurer must provide certain documents to the policyholder of a residential or commercial property insurance claim for property located in this state and the property is damaged in an area the named storm or windstorm is the subject of the state of emergency or disaster declared by the governor. Requires the insurer to send certain documents 30 days after the documents were prepared. Provides the insurer may send the documents by US mail, electronic delivery, or hand delivery.

Effective on August 1, 2022.

SB 331 Original

(Amends R.S. 22:1896(A))