# HOUSE COMMITTEE AMENDMENTS

2023 Regular Session

Amendments proposed by House Committee on Insurance to Original House Bill No. 601 by Representative Huval

- 1 AMENDMENT NO. 1
- On page 1, line 2, delete "R.S. 22:1892(A)(1) through (4)," and insert in lieu thereof "R.S.
  22:1892(A)(1) through (4) and 1973(B)(5) and (6),"
- 4 AMENDMENT NO. 2
- 5 On page 1, line 5, change "define terms;" to "provide for definitions;"
- 6 AMENDMENT NO. 3
- On page 1, line 11, delete "R.S. 22:1892(A)(1) through (4)" and insert in lieu thereof "R.S.
  22:1892(A)(1) through (4) and 1973(B)(5) and (6)"
- 9 AMENDMENT NO. 4
- On page 2, line 10, delete "<u>immovable property</u>, and accident;" and insert in lieu thereof
  "and accident; <u>immovable property claims;</u>"
- 12 AMENDMENT NO. 5
- 13 On page 2, line 13, delete "All Insurers" and insert in lieu thereof "All insurers Insurers"
- 14 AMENDMENT NO. 6
- 15 On page 2, line 20, change "<u>which is</u>" to "<u>which are</u>"
- 16 AMENDMENT NO. 7
- 17 On page 2, line 22, delete "All Insurers" and insert in lieu thereof "All insurers Insurers"
- 18 AMENDMENT NO. 8
- 19 On page 2, line 23, delete "and <u>or</u>" and insert "and"
- 20 AMENDMENT NO. 9
- 21 On page 2, line 25, after "claim due" insert "to"
- 22 AMENDMENT NO. 10
- 23 On page 3, line 8, delete "must" and insert "must shall"
- 24 AMENDMENT NO. 11
- 25 On page 3, line 24, delete "<u>All insurers</u>" and insert "<u>Insurers</u>"
- 26 AMENDMENT NO. 12
- 27 On page 3, line 25, after "<u>claim due</u>" insert "<u>to</u>"

- 1 AMENDMENT NO. 13
- 2 On page 4, line 1, change "section" to "Section"
- 3 AMENDMENT NO. 14
- 4 On page 4, line 11, delete "<u>cannot be</u>" and insert "<u>is not</u>"
- 5 AMENDMENT NO. 15
- On page 4, line 12, delete "<u>R.S. 22:1892.2(A)(3)</u>." and insert in lieu thereof "<u>Paragraph (3)</u>
   <u>of this Subsection</u>."
- 8 AMENDMENT NO. 16
- 9 On page 4, line 14, delete "<u>expenses</u>"
- 10 AMENDMENT NO. 17
- 11 On page 4, line 17, after "<u>insured.</u>" delete the remainder of the line and insert in lieu thereof 12 "The insurer shall send acknowledgment of its receipt to the insured"
- 13 AMENDMENT NO. 18
- On page 4, line 22, delete "<u>22:1892.2(A)(3)(a)</u>" and insert in lieu thereof "<u>Subparagraph (a)</u>
   <u>of this Paragraph</u>"
- 16 AMENDMENT NO. 19
- 17 On page 4, at the end of line 28, insert a period "." and delete line 29 in its entirety
- 18 <u>AMENDMENT NO. 20</u>
- 19 On page 5, delete lines 1 through 3 in their entirety and insert in lieu thereof the following:

# "However, the commissioner may promulgate and adopt a rule in accordance with the Administrative Procedure Act to extend the time period up to an additional thirty days for an insurer to initiate a loss adjustment claim for damages arising from a presidentially declared emergency or disaster or a gubernatorially declared emergency or disaster. Thereafter, only one additional extension of the period of time"

- 26 AMENDMENT NO. 21
- 27 On page 5, line 4, delete "<u>must</u>" and insert "<u>shall</u>"
- 28 AMENDMENT NO. 22

On page 5, at the end of line 8, delete "<u>is</u>" and delete lines 9 through 11 in their entirety and insert in lieu thereof the following:

31 "shall provide the insured a form on which the insured shall submit his sworn
32 statement in proof of loss within thirty days after the insured's notification of loss as
33 prescribed in this Subparagraph. The insurer shall send acknowledgment of its
34 receipt to the insured either by United States mail, private"

## 1 AMENDMENT NO. 23

- 2 On page 5, line 16, delete "deadlines" and insert in lieu thereof "insurer's deadlines for
- 3 initiating the loss adjustment of a property damage claim as"
- 4 AMENDMENT NO. 24
- On page 5, line 20, delete "forms," and insert in lieu thereof "or forms, or within fifteen days
  <u>from the</u>"
- 7 AMENDMENT NO. 25
- 8 On page 5, at the end of line 26, insert "after"
- 9 AMENDMENT NO. 26
- On page 6, line 4, delete "(e) and (f)" and insert in lieu thereof "Subparagraphs (e) and (f)
   of this Paragraph"
- 12 AMENDMENT NO. 27
- 13 On page 6, line 6, after "<u>claim due</u>" insert "<u>to</u>"
- 14 AMENDMENT NO. 28
- On page 6, line 8, delete "<u>Paragraph(A)(1)</u>" and insert in lieu thereof "<u>Paragraph (1) of this</u>
   <u>Subsection</u>"
- 17 AMENDMENT NO. 29
- 18 On page 6, line 13, change "<u>cost</u>" to "<u>costs</u>"
- 19 AMENDMENT NO. 30
- 20 On page 6, at the end of line 14, delete "statute" and insert "Section"
- 21 AMENDMENT NO. 31
- 22 On page 6, line 15, delete "22:1973" and insert "R.S. 22:1973"
- 23 AMENDMENT NO. 32
- 24 On page 6, line 28, change "<u>Subparagraph</u>" to "<u>Subparagraphs</u>"
- 25 AMENDMENT NO. 33
- 26 On page 6, line 29, after "Section" delete the comma ","
- 27 AMENDMENT NO. 34
- On page 7, line 1, change "(A)(1) and through (3)" to "(A)(1) through (3)"
- 29 AMENDMENT NO. 35
- 30 On page 7, line 22, change "<u>attorneys</u>" to "<u>attorney</u>"
- 31 AMENDMENT NO. 36
- 32 On page 7, line 24, delete "set herein" and insert "prescribed in Subsection C of this Section"

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CODING: Words in struck through type are deletions from existing law; words <u>underscored</u> are additions.

- 1 AMENDMENT NO. 37
- 2 On page 7, line 25, delete "shall not" and insert "do not"
- 3 AMENDMENT NO. 38
- 4 On page 7, line 26, change "arson related" to "arson-related"
- 5 AMENDMENT NO. 39
- 6 On page 7, line 28, after "<u>relative to</u>" insert "<u>the</u>"
- 7 AMENDMENT NO. 40
- 8 On page 8, line 3, delete "<u>shall not</u>" and insert "<u>do not</u>"
- 9 AMENDMENT NO. 41
- 10 On page 8, at the end of line 11, change "<u>cost</u>" to "<u>costs</u>"
- 11 AMENDMENT NO. 42
- 12 On page 8, delete lines 16 and 17 in their entirety and insert in lieu thereof the following:

# "(c) In an insurance policy covering damaged property, the insured shall provide, on a form approved by the commissioner, notice to the insured that depreciation may be deducted or withheld from a claim payment."

- 16 AMENDMENT NO. 43
- 17 On page 8, line 19, after "<u>explanation</u>" insert "<u>to the insured</u>"
- 18 AMENDMENT NO. 44
- 19 On page 8, line 23, after "claims" insert "for losses resulting from fire"
- 20 AMENDMENT NO. 45
- 21 On page 8, line 28, delete "<u>No insurer shall</u>" and insert "<u>An insurer shall not</u>"
- 22 AMENDMENT NO. 46
- 23 On page 9, line 14, delete "<u>is required to include</u>" and insert "<u>shall include a</u>"
- 24 AMENDMENT NO. 47
- 25 On page 9, line 24, change "<u>company</u>" to "<u>Company</u>"
- 26 AMENDMENT NO. 48
- 27 On page 9, line 29, after "impartial" insert a comma "," and change "their" to "his"
- 28 AMENDMENT NO. 49
- 29 On page 10, line 2, after "<u>impartial</u>" insert a comma "<sub>2</sub>"
- 30 AMENDMENT NO. 50
- 31 On page 11, line 2, delete "<u>must</u>" and insert "<u>shall</u>"

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- 1 AMENDMENT NO. 51
- 2 On page 11, line 4, delete "<u>which shall be</u>"
- 3 AMENDMENT NO. 52
- 4 On page 11, line 6, after "applicable." delete the remainder of the line and delete lines 7 and
- 5 8 in their entirety and insert in lieu thereof "Appraisers shall provide the itemized estimates
- 6 to the insured and insurer within fifteen days of completion."
- 7 AMENDMENT NO. 53
- 8 On page 11, line 9, delete "<u>must</u>" and insert "<u>shall</u>"
- 9 AMENDMENT NO. 54
- 10 On page 11, line 10, delete "and shall be"
- 11 AMENDMENT NO. 55
- 12 On page 11, line 12, delete "<u>Paragraph</u>" and insert in lieu thereof "<u>Subsection</u>"
- 13 AMENDMENT NO. 56
- 14 On page 11, delete lines 15 through 17 in their entirety and insert in lieu thereof the 15 following:
- 16 "(7) An insurer's tender of undisputed additional amounts to the insured
   17 within thirty days of the insurer's receipt of a valid appraisal award does not
   18 constitute evidence of bad faith on the part of the insured."
- 19 AMENDMENT NO. 57
- 20 On page 11, line 19, change "costs" to "cost"
- 21 AMENDMENT NO. 58
- 22 On page 12, line 1, after "pay the" insert "<u>undisputed</u>" and after "claim due" insert "<u>to</u>"