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

SB 96 Reengrossed DIGEST Talbot
2023 Regular Session

Present law requires insurers pay court costs, attorney fees, or penalty fees for property damage insurance claims not paid within the time period required by law.

Proposed law retains present law but exempts the Louisiana Insurance Guaranty Association and the Louisiana Citizens Property Insurance Corporation from class action law suits and damages and penalties that may be awarded for class actions.

Present law exempts the Louisiana Insurance Guaranty Association (Association) from liability for special damages awarded for a property damage insurance claim under present law.

Proposed law adds the Louisiana Citizens Property Insurance Corporation (corporation) to the exemption and provides both the association and the corporation are not liable for any penalties awarded under present law.

Present law provides exceptions from immunity if a person commits a tort or criminal act, or the corporation, or its producers breach any insurance contracts or agreements, or the corporation fails to issue or pay debts, or an insurer's action fails to enforce any obligations under law.

Proposed law retains present law but adds the corporation is liable for any supervisory or regulatory action, examination, or audit that is taken by the commissioner.

Effective August 1, 2023.

(Amends R.S. 22:1973(F) and 2296; adds R.S. 22:1892(H))

Summary of Amendments Adopted by Senate

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

1. Makes technical changes.

Senate Floor Amendments to reengrossed bill

1. Changes from exception for liability for damages to and exclusion for the La. Guaranty Association and La. Citizens Corporation from class actions lawsuits.

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2. Adds exclusion for both the La. Guaranty Association and La. Citizens Corporation from penalties.