

**SENATE SUMMARY OF HOUSE AMENDMENTS**

**SB 96**

**2023 Regular Session**

**Talbot**

**KEYWORD AND SUMMARY AS RETURNED TO THE SENATE**

**INSURERS:** Provides the Louisiana Insurance Guaranty Association and the Louisiana Citizens Property Corporation shall not be liable for certain property damage insurance claims. (8/1/23)

**SUMMARY OF HOUSE AMENDMENTS TO THE SENATE BILL**

1. Makes technical changes.

**DIGEST OF THE SENATE BILL AS RETURNED TO THE SENATE**

SB 96 Reengrossed

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

Proposed law retains present law but exempts the La. Guaranty Association (LIGA) and the La. Citizens Property Insurance Corporation (Citizens) from class action lawsuits and penalty fees.

Present law exempts LIGA from liability for special damages awarded for a property damage insurance claim.

Proposed law retains present law but adds Citizens to the exemption.

Present law exempts from liability the commissioner of insurance, the governing board of Citizens or anyone acting on behalf thereof, and any service carriers, assessable insurers, participating insurance producers, and representatives of the Dept. of Insurance. Further provides exceptions from immunity if such exempted persons commit any intentional tort, criminal act, or other certain acts including but not limited to breaches of insurance contracts or agreements.

Proposed law retains present law, but adds that Citizens is not exempt from liability for any statutory obligations related to insurance coverage or a supervisory or regulatory action, examination, or audit made by the commissioner.

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

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