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## DIGEST

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HB 144 Original

2024 Regular Session

Glorioso

**Abstract:** Prohibits insurers from issuing immovable property insurance policies that cover unimproved land and excess replacement costs of improvements.

Proposed law prohibits an insurer from delivering, issuing, or renewing any property coverage policy for loss or damage to improvements upon immovable property that includes the value of the unimproved land in the coverage limits. Further prohibits an insurer from knowingly delivering, issuing, or renewing any policy providing coverage for loss or damage to improvements upon immovable property with coverage limits exceeding 100% of the replacement cost of the improvements upon the immovable property.

(Adds R.S. 22:1339)