
DIGEST

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HB 287 Original

2025 Regular Session

Bacala

Abstract: Requires application of Arkansas, Mississippi, and Texas state laws in actions arising out of an automobile accident involving a La. resident who has a policy from an insurer domiciled in those states.

Proposed law requires Arkansas, Mississippi, and Texas substantive and procedural laws to apply to actions arising from an automobile accident when an insured has a policy from an insurer domiciled in those states. However, the two-year prescriptive period for delictual actions will apply in these cases pursuant to present law (C.C. Arts. 3493.1 and 3493.2).

Proposed law permits an insurer or insurance agent or broker in La. to sell or offer policies from foreign insurers to an insured or prospective insured.

Proposed law requires an insurer or insurance agent or broker in La. to provide a written disclosure to the insured or prospective insured that includes all of the following information:

- (1) The premium is issued by a foreign insurer.
- (2) Foreign law would apply in the insured or prospective insured's cause of action.
- (3) The insurance policy sold meets all regulations of their respective states.

Proposed law directs the La. State Law Institute to compile Arkansas, Mississippi, and Texas state law to publish on its website by July 1, 2026.

Proposed law becomes effective only if it is determined that the base rate for liability coverage of the top twenty private passenger automobile insurers by premium written have not decreased by at least seven percent from Jan. 1, 2024, to Dec. 31, 2025.

Effective July 1, 2026.

(Adds C.C. Art. 3547.1)