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## DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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HB 561 Original

2025 Regular Session

Firment

**Abstract:** Provides with respect to exceptions relative to surplus lines insurance.

Present law generally provides for public contracts involving the state of La. or its political subdivisions. Further provides circumstances that would invalidate such public contracts, including but not limited to arbitration proceedings in foreign jurisdictions.

Proposed law retains present law but exempts arbitration agreements with a surplus lines insurer from present law application.

Present law requires certain notification regarding surplus lines coverage and applies the La. Insurance Code (Code) to such coverage. Requires the notice to be in bold print of at least 10-point font.

Proposed law exempts surplus lines insurers from certain provisions of the Code, including but not limited to provisions of rate and form approval by the La. Dept. of Insurance, and increases the minimum font size for the notice from 10-point to 14-point. Otherwise retains present law.

Present law generally prohibits insurance contracts that deprive courts in the state of La. of the jurisdiction or venue of action against an insurer.

Proposed law retains present law but exempts surplus lines insurers from present law application.

Proposed law expresses legislative intent through uncoded language to clarify existing law with respect to exceptions applicable to surplus lines insurers.

Provisions of present and proposed law (R.S. 22:433(A) and (B)(2)) become effective on Aug. 1, 2025, and apply to policies issued or renewed on or after Jan. 1, 2026.

Proposed law (R.S. 9:2778(D) and R.S. 22:868(D)) becomes effective upon signature of governor or lapse of time for gubernatorial action.

(Amends R.S. 22:433(A) and (B)(2) and 868(D); Adds R.S. 9:2778(D))