

2025 Regular Session

SENATE BILL NO. 137

BY SENATOR TALBOT

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURERS. Requires insurers to notify the Department of Insurance upon ceasing, pausing, or resuming the writing of policies in a particular region. (1/1/26)

1 AN ACT
2 To amend and reenact R.S. 44:4.1(B)(11) and to enact R.S. 22:1276, relative to certain
3 notices provided to the Department of Insurance; to require insurers to notify the
4 Department of Insurance when ceasing, pausing, or resuming the writing of policies
5 in a particular region; to provide for confidentiality; to provide for penalties; to
6 provide for an effective date; and to provide for related matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. R.S. 22:1276 is hereby enacted to read as follows:

9 **§1276. Notices to the department**

10 **A. If an authorized insurer writing property and casualty insurance**
11 **adopts as a business practice to cease writing coverage, whether on a fixed**
12 **temporary basis or for the foreseeable future, in a particular parish, zip code,**
13 **or region of this state, the insurer shall provide written notice of the cessation**
14 **to the commissioner at least thirty days before the effective date of the cessation.**

15 **B. If an authorized insurer writing property and casualty insurance**
16 **adopts as a business practice to resume or begin writing coverage in a particular**
17 **parish, zip code, or region of this state where the insurer is not currently writing**

1 coverage, the insurer shall provide written notice of the action to the
2 commissioner thirty days prior to the date the insurer will begin to write
3 coverage.

4 C. An authorized insurer who fails to comply with the provisions of this
5 Section may be fined up to one thousand dollars for each day the insurer is
6 found to be in violation of this Section.

7 D. All information submitted to the commissioner pursuant to the
8 provisions of this Section are not public records and are exempt from disclosure
9 pursuant to the Public Records Law, R.S. 44:4.1 et seq. All information
10 submitted to the commissioner pursuant to the provisions of this Section shall
11 be deemed proprietary and confidential business records and are not subject to
12 public examination or subpoena.

13 E. The commissioner may promulgate rules and regulations for the
14 implementation and enforcement of the provisions of this Section including but
15 not limited to requirements for the notices required by this Section.

16 Section 2. R.S. 44:4.1(B)(11) is hereby amended and reenacted to read as follows:

17 §4.1. Exceptions

18 * * *

19 B. The legislature further recognizes that there exist exceptions, exemptions,
20 and limitations to the laws pertaining to public records throughout the revised
21 statutes and codes of this state. Therefore, the following exceptions, exemptions, and
22 limitations are hereby continued in effect by incorporation into this Chapter by
23 citation:

24 * * *

25 (11) R.S. 22:2, 14, 31, 42.1, 88, 244, 263, 265, 461, 550.7, 571, 572, 572.1,
26 572.2, 574, 601.3, 618, 639, 691.4, 691.5, 691.6, 691.7, 691.8, 691.9, 691.9.1,
27 691.10, 691.38, 691.56, 732, 752, 753, 771, 834, 972(D), 976, 1008, 1019.2, 1203,
28 **1276**, 1460, 1464, 1466, 1483.1, 1488, 1546, 1559, 1566(D), 1644, 1656, 1657.1,
29 1660.7, 1723, 1796, 1801, 1808.3, 1927, 1929, 1983, 1984, 2036, 2045, 2056, 2085,

1 2091, 2293, 2303, 2508

2 * * *

3 Section 3. The provisions of this Act shall become effective on January 1, 2026.

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, 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)]

DIGEST

SB 137 Engrossed 2025 Regular Session Talbot

Present law requires an insurer to notify the commissioner of insurance when the insurer is going to cease writing coverage in the state.

Proposed law retains present law.

Proposed law requires an authorized insurer writing property and casualty insurance to provide the commissioner notice 30 days prior to its ceasing writing or resuming writing coverage in a parish, zip code, or region of the state.

Proposed law provides that an authorized insurer who fails to provide the required notice may be fined up to \$1,000 for each day the insurer fails to provide the required notice.

Proposed law provides that the required notices are not public records and are exempt from disclosure under the Public Records Law.

Effective January 1, 2026.

(Amends R.S. 44:4.1(B)(11); adds R.S. 22:1276)

Summary of Amendments Adopted by Senate

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

1. Makes a technical change.