
DIGEST

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HB 561 Engrossed

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.

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 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.

Proposed law expresses legislative intent through uncodified 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. 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))

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Delete R.S. 9:2778(D) that created an exception regarding arbitration clauses and surplus lines insurers.
2. Make technical changes.