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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)]

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DIGEST

SB 199 Engrossed

2025 Regular Session

Myers

Present law provides for regulation of unfair trade practices in the business of insurance by the commissioner of insurance.

Proposed law retains present law.

Proposed law defines "business of insurance".

Proposed law prohibits any act affecting the business of insurance that is an unfair method of competition or an unfair or deceptive act in the conduct of the business of insurance.

Proposed law authorizes the commissioner to take action against any person not licensed by the Department of Insurance who the commissioner has reason to believe is engaged or has been engaged in the business of insurance and committed any unfair trade practice.

Effective upon signature of the governor or lapse of time for gubernatorial action.

(Amends R.S. 22:1961, 1963, and 1968; adds R.S. 22:1962(G))

Summary of Amendments Adopted by Senate

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

1. Removes persons lawfully engaged in the practice of law or lawfully assisting a patient with a prior authorization or appeal from the denial of healthcare services from the definition of "business of insurance" in proposed law.
2. Deletes provision in proposed law that waives hearing requirements for a person not licensed to engage in the business of insurance who the commissioner had reason to believe is engaged or has been engaged in the business of insurance and committed an unfair trade practice.
3. Authorizes the commissioner to take certain actions when a person not licensed by the department has engaged or is engaging in the business of insurance and commits or is committing any unfair trade practice.
4. Allows an appeal to the district court of proper venue by a person not licensed to

engage in the business of insurance who has been aggrieved by an action taken by the commissioner and provides the process for the review by the district court.

5. Provides that the filing of an appeal stays the action taken by the commissioner unless the district court determines after notice and a hearing that a stay would be detrimental to the interest of the public.
6. Makes technical changes.