

2026 Regular Session

SENATE BILL NO. 508

BY SENATOR SEABAUGH

PRESCRIPTION. Provides for certain payments under the terms of an insurance contract.  
(8/1/26)

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AN ACT

To amend and reenact R.S. 22:868(B), relative to payments by an insurance company to its insured; to provide that any payment by an insurer to an insured under the terms of its contract will not be an acknowledgment of a debt; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:868(B) is hereby amended and reenacted to read as follows:

§868. Limiting actions; jurisdiction; venue

\* \* \*

B. No insurance contract delivered or issued for delivery in this state and covering subjects located, resident, or to be performed in this state, or any health and accident policy insuring a resident of this state regardless of where made or delivered, shall contain any condition, stipulation, or agreement limiting right of action against the insurer to a period of less than twenty-four months next after the inception of the loss when the claim is a first-party claim, as defined in R.S. 22:1692, and arises under any insurance classified and defined in R.S. 22:47(6), (10), (11), (12), (13), (15), and (19) or to a period of less than one year from the time when the

1 cause of action accrues in connection with all other insurances unless otherwise  
 2 specifically provided in this Code. **Any payment by an insurer under the terms**  
 3 **and conditions of its contract shall not be considered the acknowledgment of a**  
 4 **debt or otherwise extend the contractually defined prescriptive period which**  
 5 **begins to run at the inception of the loss.**

6 \* \* \*

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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 508 Original 2026 Regular Session Seabaugh

Present law provides that an insurance contract issued in Louisiana may limit the right of action against the insurer to a period of not less than 24 months from the date of the inception of a loss.

Proposed law retains present law.

Proposed law provides that any payment made by the insurer pursuant to the term of its contract will not serve as an acknowledgment of a debt or otherwise interrupt the prescriptive period.

Effective August 1, 2026.

(Amends R.S. 22:868(B))