
HOUSE COMMITTEE AMENDMENTS

2026 Regular Session

Amendments proposed by House Committee on Insurance to Original House Bill No. 880
by Representative Jordan

1 AMENDMENT NO. 1

2 On page 1, line 2, after "1950," and before "comprised" insert "to be"

3 AMENDMENT NO. 2

4 On page 1, line 3, delete "to be known as" and insert in lieu thereof "relative to"

5 AMENDMENT NO. 3

6 On page 1, between lines 12 and 13, insert the following:

7 "CHAPTER 14. ARTIFICIAL INTELLIGENCE INSURANCE FAIRNESS"8 AMENDMENT NO. 49 On page 1, line 13, change "Title" to "title"10 AMENDMENT NO. 511 On page 1, line 16, change "Findings and Purpose" to "findings; purpose"12 AMENDMENT NO. 6

13 On page 1, delete line 17, and insert in lieu thereof the following:

14 "A. The legislature finds and declares all of the following:"15 AMENDMENT NO. 716 On page 2, line 14, change "decision-making" to "decisionmaking"17 AMENDMENT NO. 818 On page 2, line 18, change "Act" to "Chapter"19 AMENDMENT NO. 920 On page 2, line 19, change "AI" to "artificial intelligence"21 AMENDMENT NO. 10

22 On page 2, delete line 24 and insert in lieu thereof:

23 "B. The purpose of this Chapter is to do all of the following:"24 AMENDMENT NO. 1125 On page 2, line 26, change "AI" to "artificial intelligence" and change the semi-colon ";" to
26 a period "."

1 AMENDMENT NO. 12

2 On page 2, line 28, change the semi-colon ";" to a period "."

3 AMENDMENT NO. 13

4 On page 3, line 2, change the semi-colon ";" to a period "."

5 AMENDMENT NO. 14

6 On page 3, 4, change the semi-colon ";" to a period "."

7 AMENDMENT NO. 15

8 On page 3, line 6, change the semi-colon ";" and "and" to a period "."

9 AMENDMENT NO. 16

10 On page 3, delete lines 25 and 26 in their entirety

11 AMENDMENT NO. 17

12 On page 3, line 27, change "(5)" to "(4)"

13 AMENDMENT NO. 18

14 On page 3, line 28, change "Act" to "Title"

15 AMENDMENT NO. 19

16 On page 4, line 1, change "(6)" to "(5)"

17 AMENDMENT NO. 20

18 On page 4, line 2, change "Louisiana" to "this state"

19 AMENDMENT NO. 21

20 On page 4, line 3, change "homeowners" to "homeowner's"

21 AMENDMENT NO. 22

22 On page 4, line 5, change "Louisiana" to "this state"

23 AMENDMENT NO. 23

24 On page 4, line 5, change the semi-colon ";" to a period "."

25 AMENDMENT NO. 24

26 On page 4, line 6, change "(7)" to "(6)"

27 AMENDMENT NO. 25

28 On page 4, line 10, change "(8)" to "(7)"

29 AMENDMENT NO. 26

30 On page 4, line 14, change "(9)" to "(8)"

1 AMENDMENT NO. 27

2 On page 4, line 16, change "(10)" to "(9)"

3 AMENDMENT NO. 28

4 On page 4, line 18, change "(11)" to "(10)"

5 AMENDMENT NO. 29

6 On page 4, line 19, change "Louisiana" to "state"

7 AMENDMENT NO. 30

8 On page 4, line 22, change "(12)" to "(11)"

9 AMENDMENT NO. 31

10 On page 4, delete lines 22 and 23 and insert in lieu thereof:

11 "A. A covered insurer shall not use an algorithmic decision system in a manner that
12 does any of the following:"

13 AMENDMENT NO. 32

14 On page 4, line 25, change "(13)" to "(12)"

15 AMENDMENT NO. 33

16 On page 4, line 28, change "Scope and Applicability" to "Scope; applicability"

17 AMENDMENT NO. 34

18 On page 5, line 3, change "to:" to "to all of the following:"

19 AMENDMENT NO. 35

20 On page 5, line 4, change the semi-colon ";" to a period "."

21 AMENDMENT NO. 36

22 On page 5, delete line 6 in its entirety

23 AMENDMENT NO. 37

24 On page 5, delete lines 10 through 13 and insert in lieu thereof the following:

25 "obligation in accordance with this Chapter. A covered insurer shall contractually
26 require a third-party model provider to supply the information and access necessary
27 information for the insurer to fulfill its obligations pursuant to this Chapter.

28 D. This Chapter does not apply to any of the following:"

29 AMENDMENT NO. 38

30 On page 5, delete line 15 and insert the following: "involve machine learning or artificial
31 intelligence components."

1 AMENDMENT NO. 392 On page 5, line 18, delete the semi-colon ":" and "or" and insert a period "."3 AMENDMENT NO. 404 On page 5, line 21, change "Standards" to "standards"5 AMENDMENT NO. 41

6 On page 5, line 25, change the comma "," to a period "."

7 AMENDMENT NO. 428 On page 5, line 27, change "produce" to "produces"9 AMENDMENT NO. 4310 On page 6, line 2, delete the semi-colon ":" and "or" and insert a period "."11 AMENDMENT NO. 4412 On page 6, line 6, change "under" to "pursuant to"13 AMENDMENT NO. 4514 On page 6, delete line 9, and insert the following: "automobile or homeowner's insurance
15 underwriting or rating."16 AMENDMENT NO. 46

17 On page 6, line 12, change the semi-colon ":" to a period "."

18 AMENDMENT NO. 47

19 On page 6, line 14, change the semi-colon ":" to a period "."

20 AMENDMENT NO. 48

21 On page 6, line 15, change the semi-colon ":" to a period "."

22 AMENDMENT NO. 4923 On page 6, line 16, change the semi-colon ":" and "and" to a period "."24 AMENDMENT NO. 5025 On page 6, line 20, change "under Section 1407" to "pursuant to R.S. 22:1407"26 AMENDMENT NO. 5127 On page 6, line 23, change "Requirements for Algorithmic Systems" to "requirements for
28 algorithmic systems"29 AMENDMENT NO. 5230 On page 6, line 27, change "address:" to "address all of the following:"

1 AMENDMENT NO. 53

2 On page 6, line 29, change the semi-colon ";" to a period "."

3 AMENDMENT NO. 544 On page 7, line 1, change "testing" to "Testing"5 AMENDMENT NO. 55

6 On page 7, line 2, change the semi-colon ";" to a period "."

7 AMENDMENT NO. 56

8 On page 7, line 4, change the semi-colon ";" to a period "."

9 AMENDMENT NO. 57

10 On page 7, line 5, change the semi-colon ";" to a period "."

11 AMENDMENT NO. 5812 On page 7, line 7, delete the semi-colon ";" and "and" and insert a period "."13 AMENDMENT NO. 59

14 On page 7, delete lines 9 through 12 and insert in lieu thereof the following:

15 "B. A covered insurer shall designate a senior officer with responsibility for artificial
16 intelligence governance and compliance with this Chapter.17 C. A covered insurer shall train relevant staff on the requirements of this Chapter
18 and on the principles of fair and responsible artificial intelligence use in insurance."19 AMENDMENT NO. 6020 On page 7, line 13, change "Impact Audits" to "impact audits"21 AMENDMENT NO. 61

22 On page 7, delete lines 17 through 20 and insert in lieu thereof the following:

23 "B. The disparate impact audit shall do all of the following:24 (1) Analyze insurance outcomes including coverage denial rates, premium levels,
25 claims payment rates, and claims denial rates, disaggregated by race, color, national origin,
26 sex, age, disability status, and geographic area."27 AMENDMENT NO. 62

28 On page 7, line 23, change the semi-colon ";" to a period "."

29 AMENDMENT NO. 63

30 On page 7, line 25, change the semi-colon ";" to a period "."

31 AMENDMENT NO. 6432 On page 7, line 27, delete the semi-colon ";" and "and" and insert a period "."

1 AMENDMENT NO. 65

2 On page 8, line 2, change "under this Section" to "pursuant to the Section"

3 AMENDMENT NO. 66

4 On page 8, line 5, change "under this Section" to "pursuant to the Section"

5 AMENDMENT NO. 67

6 On page 8, line 12, change "Commissioner" to "commissioner"

7 AMENDMENT NO. 68

8 On page 8, delete line 13 and insert the following: "be signed by the insurer's senior
9 artificial intelligence governance officer and shall include all of the following:"

10 AMENDMENT NO. 69

11 On page 8, line 14, change the semi-colon ";" to a period "."

12 AMENDMENT NO. 70

13 On page 8, line 15, change the semi-colon ";" to a period "."

14 AMENDMENT NO. 71

15 On page 8, line 18, delete the semi-colon ";" and "and" and insert a period "."

16 AMENDMENT NO. 72

17 On page 8, line 21, change "Commissioner" to "commissioner"

18 AMENDMENT NO. 73

19 On page 8, delete line 23 and insert "R.S. 22:1413."

20 AMENDMENT NO. 74

21 On page 8, line 24, change "Variables" to "variables"

22 AMENDMENT NO. 75

23 On page 8, line 26, change "homeowners" to "homeowners"

24 AMENDMENT NO. 76

25 On page 8, line 27, change "Louisiana" to "in this state"

26 AMENDMENT NO. 77

27 On page 8, line 28, change the semi-colon ";" to a period "."

28 AMENDMENT NO. 78

29 On page 9, line 2, change the semi-colon ";" to a period "."

1 AMENDMENT NO. 79

2 On page 9, line 3, change the semi-colon ";" to a period "."

3 AMENDMENT NO. 80

4 On page 9, line 5, delete the semi-colon ";" and "and" and insert a period "."

5 AMENDMENT NO. 81

6 On page 9, line 7, change "subsection A(2)" to "Paragraphs (A)(2) and (3) of this Section"

7 AMENDMENT NO. 82

8 On page 9, line 8, delete "and A(3)" and change "subsection" to "Subsection"

9 AMENDMENT NO. 83

10 On page 9, line 9, change "Commissioner" to "commissioner"

11 AMENDMENT NO. 84

12 On page 9, line 11, change "Commissioner" to "commissioner"

13 AMENDMENT NO. 85

14 On page 9, line 13, change "Adjustment AI Standards" to "adjustment; artificial intelligence
15 standards"

16 AMENDMENT NO. 86

17 On page 10, line 4, change "AI Use" to "artificial intelligence use"

18 AMENDMENT NO. 87

19 On page 10, line 19, change "Explanation" to "explanation"

20 AMENDMENT NO. 88

21 On page 10, line 21, delete "(30)"

22 AMENDMENT NO. 89

23 On page 10, line 24, delete "(24)"

24 AMENDMENT NO. 90

25 On page 10, line 25, change the semi-colon ";" to a period "."

26 AMENDMENT NO. 91

27 On page 10, line 27, change the semi-colon ";" to a period "."

28 AMENDMENT NO. 92

29 On page 10, line 28, change the semi-colon ";" to a period "."

1 AMENDMENT NO. 93

2 On page 10, line 29, delete the semi-colon ":" and "and" and insert a period "."

3 AMENDMENT NO. 944 On page 11, line 12, change "Human Review" to "human review"5 AMENDMENT NO. 956 On page 11, line 28, change "Accuracy and Correction" to "accuracy and correction"7 AMENDMENT NO. 96

8 On page 12, line 9, delete "(30)"

9 AMENDMENT NO. 9710 On page 12, line 12, change "Authority and Rulemaking" to "authority and rulemaking"11 AMENDMENT NO. 9812 On page 12, line 13, change "Commissioner" to "commissioner"13 AMENDMENT NO. 9914 On page 12, line 26, change "Commissioner" to "commissioner"15 AMENDMENT NO. 10016 On page 12, line 29, change "Conduct Examinations" to "conduct examinations"17 AMENDMENT NO. 10118 On page 13, line 11, change "Commissioner" to "commissioner"19 AMENDMENT NO. 10220 On page 13, line 17, after "for" delete "New AI Systems" and insert "new artificial
21 intelligence systems"22 AMENDMENT NO. 103

23 On page 13, line 18, delete "(60)"

24 AMENDMENT NO. 10425 On page 13, line 27, change "Commissioner" to "commissioner" and delete "(60)""26 AMENDMENT NO. 10527 On page 13, line 29, change "Commissioner" to "commissioner"28 AMENDMENT NO. 10629 On page 14, line 1, change "Commissioner" to "commissioner" and delete "(15)"

1 AMENDMENT NO. 107

2 On page 14, line 6, change "AI Insurance Fairness" to "artificial intelligence insurance
3 fairness"

4 AMENDMENT NO. 108

5 On page 14, line 22, change "Penalties" to "penalties"

6 AMENDMENT NO. 109

7 On page 14, line 26, delete "(\$25,000)"

8 AMENDMENT NO. 110

9 On page 14, line 27, delete "(\$100,000)" and change the semi-colon ":" to a period "."
10

11 AMENDMENT NO. 111

12 On page 15, line 2, delete "(\$5,000)"

13 AMENDMENT NO. 112

14 On page 15, line 3, delete "(\$25,000)" and change the semi-colon ":" to a period "."

15 AMENDMENT NO. 113

16 On page 15, line 4, change "under Section 1408" to "in accordance with R.S. 22:1408"

17 AMENDMENT NO. 114

18 On page 15, line 5, delete "(\$50,000)"

19 AMENDMENT NO. 115

20 On page 15, line 6, delete "(\$250,000)" and change the semi-colon ":" to a period "."

21 AMENDMENT NO. 116

22 On page 15, line 8, delete "(\$10,000)"

23 AMENDMENT NO. 117

24 On page 15, line 9, delete "(\$50,000)" and change the semi-colon ":" to a period "."

25 AMENDMENT NO. 118

26 On page 15, line 11, delete "(\$10,000)" and "(\$50,000)"

27 AMENDMENT NO. 119

28 On page 15, line 13, change "under this section" to "in accordance with this Section"

29 AMENDMENT NO. 120

30 On page 15, delete line 14 and insert in lieu thereof the following: "commissioner shall
31 consider all of the following:"

1 AMENDMENT NO. 121

2 On page 15, line 16, change the semi-colon ";" to a period "."

3 AMENDMENT NO. 122

4 On page 15, line 17, change the semi-colon ";" to a period "."

5 AMENDMENT NO. 123

6 On page 15, line 19, change the semi-colon ";" to a period "."

7 AMENDMENT NO. 124

8 On page 15, line 20, change the semi-colon "; and" to a period "."

9 AMENDMENT NO. 125

10 On page 15, at the end of line 21, insert a period "."

11 AMENDMENT NO. 12612 On page 15, line 22, change "under this section" to "in accordance with this Section"13 AMENDMENT NO. 12714 On page 15, line 23, delete "established by Section 1421"15 AMENDMENT NO. 12816 On page 15, line 24, change "Right of Action" to "right of action"17 AMENDMENT NO. 12918 On page 15, line 27, change "Louisiana" to "this state"19 AMENDMENT NO. 13020 On page 15, line 28, change "under this section" to "pursuant to this Section"21 AMENDMENT NO. 13122 On page 15, line 29, after "to" insert "all of the following"23 AMENDMENT NO. 13224 On page 16, lines 3 and 4, delete "one thousand dollars" "(\$1,000)" "ten thousand dollars"
25 and "(\$10,000)" and insert in lieu thereof "\$1,000" and "\$10,000"26 AMENDMENT NO. 13327 On page 16, line 9, after "two" and before "years" delete "(2)"28 AMENDMENT NO. 13429 On page 16, line 16, after "Class" delete "Actions" and insert in lieu thereof "actions"

1 AMENDMENT NO. 135

2 On page 16, line 20, after "Louisiana" delete "AI Insurance Fairness Fund" and insert in lieu
3 thereof "artificial intelligence insurance fairness fund"

4 AMENDMENT NO. 136

5 On page 17, line 6, delete "AI Insurance Fairness Advisory Board" and insert in lieu thereof
6 "artificial intelligence fairness advisory board"

7 AMENDMENT NO. 137

8 On page 17, line 10, after "of" and before "members" delete "fifteen" and "(15)" and insert
9 in lieu thereof "15"

10 AMENDMENT NO. 138

11 On page 17, line 25, after "Relation to" delete "Other Laws" and insert in lieu thereof "other
12 laws"

13 AMENDMENT NO. 139

14 On page 18, line 11, after "Effective" delete "Rate; Phased Implementation" and insert in
15 lieu thereof "rate; phased implementation"

16 AMENDMENT NO. 140

17 On page 18, line 15, after "six" delete "(6)"

18 AMENDMENT NO. 141

19 On page 18, line 17, after "twelve" delete "(12)"

20 AMENDMENT NO. 142

21 On page 18, line 18, after "effective" delete "eighteen" and "(18)" and insert in lieu thereof
22 "18"

23 AMENDMENT NO. 143

24 On page 18, line 21, after "least" delete "ninety" and "(90)" and insert in lieu thereof "90"