

2026 Regular Session

HOUSE BILL NO. 1162

BY REPRESENTATIVES GLORIOSO AND CHASSION

1 AN ACT

2 To amend and reenact R.S. 22:1892(A)(1) and (I)(2)(a) and (3) and to enact R.S.  
3 22:1892(I)(4) and (L), relative to the payment and adjustment of insurance claims;  
4 to require insurers to verify contractor licensing before issuing certain payments; to  
5 provide for a safe harbor from penalties for payment delays related to contractor  
6 verification; to provide for breach of good faith duty; to provide for limitations on  
7 causes of action; and to provide for related matters.

8 Be it enacted by the Legislature of Louisiana:

9 Section 1. R.S. 22:1892(A)(1) and (I)(2)(a) and (3) are hereby amended and  
10 reenacted and R.S. 22:1892(I)(4) and (L) are hereby enacted to read as follows:

11 §1892. Payment and adjustment of claims; policies other than life and health and  
12 accident; good faith duty; breach of good faith duty; vehicle damage claims;  
13 extension of time to respond to claims during emergency or disaster;  
14 penalties; arson-related claims suspension; definitions

15 A.(1) All insurers issuing any type of contract, other than those specified in  
16 R.S. 22:1811, 1821, and Chapter 10 of Title 23 of the Louisiana Revised Statutes of  
17 1950, shall pay the amount of any claim due any insured within thirty days except  
18 as provided in R.S. 22:1892.2, as applicable, after receipt of satisfactory proofs of  
19 loss from the insured or any party in interest. The insurer shall notify the insurance  
20 producer of record of all such payments for property damage claims made in



1                    L.(1) Notwithstanding any other provision of this Section or of R.S.  
 2                    22:1892.2 to the contrary, an insurer shall not be deemed to have acted in bad faith,  
 3                    nor shall that insurer be subject to any penalty or attorney fees, for a delay in  
 4                    transmitting payment if that delay is directly and reasonably attributable to the  
 5                    insurer's inability to verify a contractor's license through the portal or website of the  
 6                    Louisiana State Licensing Board for Contractors.

7                    (2) To qualify for the safe harbor provided in this Subsection, the insurer  
 8                    shall do all of the following:

9                    (a) Document the attempt to verify the license in the claim file, including the  
 10                    date, time, and result of the search.

11                    (b) Provide written notice to the insured within five business days of the  
 12                    failed verification attempt, stating that payment is being withheld or delayed pending  
 13                    verification of the contractor's license status as required by Paragraph (A)(1) of this  
 14                    Section.

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

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PRESIDENT OF THE SENATE

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GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: \_\_\_\_\_