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## DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, 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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Seabaugh

HB No. 665

**Abstract:** Prohibits insurers from reducing the limits of liability in an insurance policy by the cost of defense.

Proposed law prohibits insurers from issuing a liability policy that includes reducing the policy's limits of liability by the cost to defend a claim.

Proposed law prevents the commissioner of insurance from waiving the prohibition for all personal lines, medical malpractice, commercial vehicle, and commercial general liability, but allows the commissioner to waive the prohibition for other types of coverage.

Proposed law provides the requirements for any policy or contract of insurance issued pursuant to a waiver.

Proposed law authorizes the commissioner of insurance to promulgate rules in accordance with the APA.

(Adds R.S. 22:1272)