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The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Thomas L. Tyler.

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## DIGEST

Morrish (SB 214)

Present law requires insurers to initiate loss adjustment of a property damage claim and a reasonable claim for medical expenses within 14 days after notification of the loss. Proposed law retains this provision.

Present law in cases of a catastrophic loss, requires the insurer to initiate loss adjustment of a property damage claim within 30 days after notification. Proposed law retains this provision but further authorizes the commissioner of insurance to promulgate a rule to extend this 30 day period if the damage arises from a presidentially declared emergency or disaster or a gubernatorially declared emergency or disaster. Provides that after the initial extension which occurs under the rule promulgated by the commissioner, thereafter only one additional extension is allowed and requires that this extension be approved by the Senate Committee on Insurance and the House Committee on Insurance, voting separately.

Proposed law retains present law which subjects the insurer to penalties for failure to comply with law.

Effective on August 15, 2009.

(Amends R.S. 22:1892(A)(3))

### Summary of Amendments Adopted by Senate

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

1. Removes provisions authorizing the commissioner to extend the time for filing claims resulting from a declared emergency or disaster.
2. Adds provision authorizing the commissioner to extend the time to initiate a loss adjustment for damages arising from a declared disaster.

#### Senate Floor Amendments to engrossed bill.

1. Authorizes only one additional extension of the time period to initiate a loss

adjustment and requires that this be approved by the two legislative insurance committees, voting separately.