

2022 Regular Session

SENATE BILL NO. 253

BY SENATOR BARROW

INSURANCE DEPARTMENT. Provides an unfair trade practice if an insurer takes advantage of an insured who is a senior or a special needs individual during a disaster or declared emergency. (8/1/22)

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AN ACT

To enact R.S. 22:32 and 1965, relative to powers and duties of the commissioner of insurance; to prohibit insurers from taking advantage of or discriminating against certain insureds due to age or special needs; to authorize the commissioner to issue a cease and desist order for violations; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:32 and 1965 are hereby enacted to read as follows:

§32. Discrimination; senior citizens; insureds with special needs

A. During a declared state of emergency or disaster, no insurer shall discriminate against or otherwise take advantage of an insured who is a senior citizen over the age of sixty or an insured possessing a special medical need or developmental disability when processing any claim or assisting in processing any claim for damages arising from the declared state of emergency or disaster.

B. The commissioner of insurance shall promulgate rules and regulations to follow up with claims to determine if an insurer is in violation of R.S. 22:1965.

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