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## DIGEST

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HB 281 Original

2026 Regular Session

Green

**Abstract:** Requires automobile insurers to provide motor vehicle liability coverage information to third-party claimants or their attorneys upon receipt of a written request. Outlines procedures, addresses confidentiality considerations and establishes provisions for retroactive application.

Proposed law requires automobile insurers to provide liability policy limits to third-party insurance claimants or their attorney within 30 days of receipt of a written request from a claimant or his attorney.

Proposed law requires insurers to disclose the following:

- (1) The name of the insurer.
- (2) The name of each insured associated with the vehicle involved in the accident.
- (3) An indication of coverage limits or a statement indicating that the insurer did not issue a policy that provides coverage for the automobile accident.

Proposed law requires claimants or their attorney to make a written request for disclosures required by proposed law prior to receiving such disclosures. Proposed law provides that a written request shall include the following:

- (1) The specific nature of the claim being asserted.
- (2) A copy of the accident report from which the claim is derived.

Proposed law allows an insurer, in order to respond to a written request, to request more information if the written request by the claimant or his attorney is insufficient.

Proposed law provides that an insurer providing the declaration page for each policy that may provide coverage to an insured is sufficient to comply with proposed law.

Proposed law provides that complying with proposed law does not create a waiver of defenses, is not an admission of liability, and is not admissible as evidence.

Proposed law requires an insurer to issue an amended statement by certified mail if it discovers

information inconsistent with or in addition to the information provided in the initial statement.

Proposed law provides that information received pursuant to proposed law is confidential and shall not be disclosed to any outside party. Proposed law requires the claimant or his attorney to destroy the information upon final disposition of the claim.

Proposed law provides that the provisions of proposed law will be given both prospective and retroactive application, inclusive of any claims and causes of action that have not been settled or resolved by judicial award at the time of the effective date.

Effective upon signature of governor or lapse of time for gubernatorial action.

(Adds R.S. 22:1892.4)