

2026 Regular Session

HOUSE BILL NO. 903

BY REPRESENTATIVE ILLG

INSURANCE: Provides for fines issued by the commissioner of insurance

1 AN ACT

2 To amend and reenact R.S. 22:18(A), 257(B), 1019.3(D)(2), 1529(B), 1554(A)(introductory
3 paragraph), 1672(A)(introductory paragraph), 1770, and 1808.8(A)(introductory
4 paragraph), relative to fines issued by the commissioner; to remove certain
5 limitations; to make technical changes; to provide for effectiveness; and to provide
6 for related matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. R.S. 22:18(A), 257(B), 1019.3(D)(2), 1529(B), 1554(A)(introductory
9 paragraph), 1672(A)(introductory paragraph), 1770, and 1808.8(A)(introductory paragraph)
10 are hereby amended and reenacted to read as follows:

11 §18. Suspension or revocation of insurers' licenses; fines; orders

12 A. The commissioner ~~of insurance~~ may, as a penalty, in accordance with R.S.
13 49:977.3, refuse to renew, or may suspend or revoke, the certificate of authority or
14 license of any insurer, person, or entity violating any of the provisions of this Code,
15 or in lieu of suspension or revocation of a certificate or license duly issued, the
16 commissioner may levy a fine not to exceed one thousand dollars for each violation
17 per insurer, person, or entity, ~~up to one hundred thousand dollars aggregate for all~~
18 ~~violations in a calendar year per insurer, person, or entity, when if~~ such violations
19 warrant the refusal, suspension, or revocation of such certificate or license, or the
20 imposition of the fine. The commissioner ~~is also authorized to~~ may also order any
21 insurer, person, or entity to cease and desist any such action that violates any

1 provision of this Code. An aggrieved party affected by the commissioner's decision,
2 act, or order may demand a hearing in accordance with Chapter 12 of this Title, R.S.
3 22:2191 et seq. If the insurer has demanded a timely hearing, the penalty or fine
4 ordered by the commissioner shall not be imposed until such time as the division of
5 administrative law makes a finding that the penalty or fine is warranted in a proper
6 hearing held in the manner provided in Chapter 12 of this Title.

7 * * *

8 §257. Suspension or revocation of certificate of authority

9 * * *

10 B. A certificate of authority shall be suspended or revoked only after
11 compliance with the requirements of R.S. 22:259 except in cases where such delay
12 would cause irreparable harm or substantial monetary loss in the opinion of the
13 commissioner. In lieu of suspension or revocation of a license duly issued, the
14 commissioner may levy a fine not to exceed one thousand dollars for each violation
15 ~~and up to one hundred thousand dollars aggregate for all violations in a calendar~~
16 ~~year.~~ The commissioner ~~of insurance~~ is authorized to suspend the imposition of the
17 fines authorized ~~under~~ pursuant to this Section.

18 * * *

19 §1019.3. Enforcement provisions; penalties; regulations

20 * * *

21 D.

22 * * *

23 (2) The commissioner may refuse to renew, suspend, or revoke the certificate
24 of authority of any health insurance issuer violating any of the provisions of this
25 Subpart, or in lieu of suspension or revocation of a license duly issued, the
26 commissioner may levy a fine not to exceed one thousand dollars for each violation
27 per health insurance issuer, ~~up to one hundred thousand dollars aggregate for all~~
28 ~~violations in a calendar year per health insurance issuer, when if~~ such violations, in
29 his opinion, after a proper hearing, warrant the refusal, suspension, or revocation of

1 such certificate, or the imposition of a fine. The commissioner of insurance is
2 authorized to withhold fines imposed ~~under~~ pursuant to this Subpart. Such hearing
3 shall be held in the manner provided in Chapter 12 of this Title, R.S. 22:2191 et seq.
4 Additionally, the commissioner may take any other administrative action, including
5 imposing those fines and penalties enumerated in R.S. 22:18.

6 §1529. Penalties

7 * * *

8 B. A monetary penalty not to exceed five hundred dollars may be imposed
9 for each violation. ~~No fine or fines shall be imposed against a lessor, pursuant to this~~
10 ~~Section, which aggregates in excess of ten thousand dollars in any calendar year.~~

11 * * *

12 §1554. License denial, nonrenewal, or revocation

13 A. The commissioner may place on probation, suspend, revoke, or refuse to
14 issue, renew, or reinstate an insurance producer license, or may levy a fine not to
15 exceed five hundred dollars for each violation ~~occurring, up to ten thousand dollars~~
16 ~~aggregate for all violations in a calendar year~~ per applicant or licensee, or any
17 combination of actions, for any one or more of the following causes:

18 * * *

19 §1672. License denial, nonrenewal, or revocation

20 A. The commissioner ~~of insurance~~ may place on probation, suspend, revoke,
21 or refuse to issue, renew, or reinstate a claims adjuster's license or may levy a fine
22 not to exceed five hundred dollars for each violation ~~up to ten thousand dollars~~
23 ~~aggregate for all violations in a calendar year~~, unless a fine is established by separate
24 statute in this Title authorizing a greater penalty, or any combination of actions, for
25 any one or more of the following causes:

26 * * *

27 §1770. Penalties for violations

28 In the event that any provision of this Part or other applicable provision of
29 this Title is violated by a limited licensee, the commissioner may revoke, suspend,

