

2026 Regular Session

SENATE BILL NO. 341

BY SENATOR EDMONDS

SELF INSURANCE. Provides for the Louisiana Churches and Nonprofit Religious Organizations Self-Insured Fund. (gov sig)

1 AN ACT  
2 To amend and reenact R.S. 12:1853 and 1854(3) and (7), relative to the Louisiana Churches  
3 and Nonprofit Religious Organizations Self-Insured Fund; to provide for definitions;  
4 to provide for initial financial requirements; to provide for technical changes by the  
5 Louisiana State Law Institute; to provide for an effective date; and to provide for  
6 related matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. R.S. 12:1853 and 1854(3) and (7) are hereby amended and reenacted to  
9 read as follows:

10 §1853. Authorization; requirements; regulation

11 A. Two or more churches or nonprofit religious organizations or one or more  
12 religious denominations may agree to pool their liabilities for the purposes of  
13 providing ~~property~~ **commercial** coverage for their buildings and **other** properties,  
14 so long as they have a positive net worth, are financially solvent, and are capable of  
15 assuming the obligations set forth in this Chapter.

16 **B. Pools may also be created for commercial coverages that are**  
17 **analogous to commercial property insurance in the private market as approved**

1 **by the commissioner.**

2 ~~B.C.~~ The department shall promulgate necessary rules in accordance with the  
3 Administrative Procedure Act to implement and regulate the activities authorized in  
4 this Chapter.

5 §1854. Definitions

6 Wherever used in this Chapter, unless a different meaning clearly appears in  
7 the context, the following terms, whether used in the singular or plural, shall have  
8 the following meanings:

9 \* \* \*

10 (3) "Fund" **or "self-insurance fund"** means ~~the self-insurance fund~~ **a pool**  
11 **of monies** established pursuant to this Chapter **from contributions of its members**  
12 to provide **commercial** property **and other types of** insurance for churches and  
13 nonprofit religious organizations and shall be known as the Louisiana Churches and  
14 Nonprofit Religious Organizations Self-Insured Fund.

15 \* \* \*

16 (7) "~~Property~~ **Commercial** coverage" means coverage for the damage or loss  
17 of a **member's immovable** structures or building and may **also** include any or all of  
18 the following:

- 19 (a) Premises liability coverage.
- 20 (b) Contents coverage for furniture or equipment.
- 21 (c) Wind and hail coverage.
- 22 (d) Loss of use coverage.
- 23 (e) Medical payments coverage.

24 \* \* \*

25 Section 2. The Louisiana State Law Institute, pursuant to its statutory authority, is  
26 hereby directed to change "property coverage" to "commercial coverage" in Chapter 28 of  
27 Part IV of Title 12.

28 Section 3. This Act shall become effective upon signature by the governor or, if not  
29 signed by the governor, upon expiration of the time for bills to become law without signature

