

2026 Regular Session

HOUSE BILL NO. 739

BY REPRESENTATIVE BERAULT

1 AN ACT

2 To amend and reenact R.S. 22:1921(D), 1924(B), 1925(B), 1961, 1962(introductory  
3 paragraph), 1963, and 1968 and to enact R.S. 22:1962(G), relative to insurance  
4 fraud; to define certain terms; to provide for the investigation of insurance fraud  
5 matters; to provide for the powers of the commissioner with respect to insurance  
6 fraud; to provide for effectiveness; and to provide for related matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. R.S. 22:1921(D), 1924(B), 1925(B), 1961, 1962(introductory paragraph),  
9 1963, and 1968 are hereby amended and reenacted and R.S. 22:1962(G) is hereby enacted  
10 to read as follows:

11 §1921. Purpose and powers

12 \* \* \*

13 D. If during the course of the investigation, the office of insurance fraud  
14 determines that there may be a violation of criminal law, the office shall turn the  
15 matter over to the Department of Justice; the Department of Public Safety and  
16 Corrections, public safety services, office of state police; and any other appropriate  
17 law enforcement or prosecutorial agency, for further investigation, enforcement, or  
18 prosecution. However, with the consent of the law enforcement or prosecutorial

1 agency, the office of insurance fraud may assist the law enforcement or prosecutorial  
2 agency in its investigation.

3 \* \* \*

4 §1924. Prohibited activities and sanctions

5 \* \* \*

6 B. ~~The~~ Unless otherwise provided by law, the criminal provisions of this  
7 Section shall be investigated, enforced, or prosecuted only by the proper law  
8 enforcement and prosecutorial agencies.

9 \* \* \*

10 §1925. Automobile insurance policies

11 \* \* \*

12 B. ~~The~~ Unless otherwise provided by law, the criminal provisions of this  
13 Section shall be investigated, enforced, or prosecuted only by the proper law  
14 enforcement and prosecutorial agencies.

15 \* \* \*

16 §1961. Purpose

17 The purpose of this Part is to regulate the trade practices and affairs of any  
18 person engaged in the business of insurance, in accordance with the intent of  
19 congress as expressed in Public Law 15-79th Congress\*, by defining or providing  
20 for the determination of all acts, methods, and practices which constitute unfair  
21 methods of competition and unfair or deceptive acts and practices in this state, and  
22 to prohibit the same.

23 §1962. Definitions

24 ~~When used in this Part:~~ For purposes of this Part, the following definitions  
25 apply:

26 \* \* \*

27 G.(1) "Business of insurance" means any of the following:

28 (a) An action concerning the sale, advertisement, or solicitation of a contract  
29 or policy of insurance.



1            pursuant to R.S. 22:1961 et seq., may appeal in accordance with the provisions of  
2            R.S. 22:2191 et seq.

3            D. The commissioner may promulgate and adopt rules in accordance with  
4            the Administrative Procedure Act to provide means of electronic delivery of the  
5            notice required in this Section.

6            Section 2. This Act shall become effective upon signature by the governor or, if not  
7            signed by the governor, upon expiration of the time for bills to become law without signature  
8            by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If  
9            vetoed by the governor and subsequently approved by the legislature, this Act shall become  
10           effective on the day following such approval.

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

\_\_\_\_\_  
PRESIDENT OF THE SENATE

\_\_\_\_\_  
GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: \_\_\_\_\_