

CONFERENCE COMMITTEE REPORT

HB 1117

2026 Regular Session

Firment

May 28, 2026

To the Honorable Speaker and Members of the House of Representatives and the Honorable President and Members of the Senate.

Ladies and Gentlemen:

We, the conferees appointed to confer over the disagreement between the two houses concerning House Bill No. 1117 by Representative Firment, recommend the following concerning the Engrossed bill:

1. That Senate Committee Amendment No. 1 by the Senate Committee on Insurance (#2873) be adopted.
2. That Senate Committee Amendment No. 2 by the Senate Committee on Insurance (#2873) be rejected.
3. That the set of Senate Floor Amendments by Senator Duplessis (#3692) be adopted.
4. That the following amendments to the Engrossed bill be adopted:

AMENDMENT NO. 1

On page 1, at the beginning of line 19, delete "contract" and insert in lieu thereof the following:

"a policy of insurance classified and defined in R.S. 22:47(6), (10) through (13), (15), and (19)"

AMENDMENT NO. 2

On page 2, delete line 4 in its entirety and insert in lieu thereof the following:

"Section 2. The provisions of R.S. 22:868(B)(2) as amended and reenacted by Section 1 of this Act shall become effective on January 1, 2027.

Section 3. Section 2, the provisions of R.S. 22:868(B)(1) as amended and reenacted by Section 1, and Section 3 of this Act shall become effective upon signature by the governor or, if not"

Respectfully submitted,

Representative Michael "Gabe" Firment

Senator Alan Seabaugh

Representative Michael T. Johnson

Senator Adam Bass

Representative Michael Melerine

Senator Royce Duplessis

CONFERENCE COMMITTEE REPORT DIGEST

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Keyword and onliner of the instrument as it left the House

INSURANCE: Provides relative to certain insurer contractual payments and prescriptive period

Report adopts Senate amendments to:

1. Prohibit an insurer's payment under the terms of its policy of insurance, instead of contract, classified and defined pursuant to present law from being considered as an acknowledgment of a debt or otherwise serve to extend the contractually defined prescriptive period which begins running at the inception of loss.
2. Require an insurer to provide written notice to the claimant that the payment does not interrupt, suspend, or otherwise extend the prescription period applicable to the claim, if an insurer issues an unconditional payment on a claim filed under the dwelling coverage or other structures coverage of a homeowners' policy.
3. Make technical changes.

Report rejects Senate amendments which would have:

1. Provided that an insurer's payment under the terms of its policy of insurance, instead of contract, classified and defined pursuant to present law from being considered as an acknowledgment of a debt or otherwise serve to extend the contractually defined prescriptive period which begins running at the inception of loss.

Report amends the bill to:

1. Provide that an insurer's payment under the terms of its policy of insurance, instead of contract, classified and defined pursuant to present law from being considered as an acknowledgment of a debt or otherwise serve to extend the contractually defined prescriptive period which begins running at the inception of loss.
2. Provide for effectiveness of proposed law.

Digest of the bill as proposed by the Conference Committee

Present law prohibits insurance contracts from containing any condition, stipulation, or agreement that limits right of action against the insurer to a period of less than 24 months next after the inception of the loss when the claim is a first-party claim, as defined in present law (R.S. 22:1692) and arises under any insurance classified and defined in present law (R.S. 22:47(6), (10)-(13), (15), and (19)).

Proposed law prohibits an insurer's payment under the terms of its policy of insurance, instead of contract, classified and defined pursuant to present law from being considered as an acknowledgment of a debt or otherwise serve to extend the contractually defined prescriptive period which begins running at the inception of loss.

Present law also provides that the aforementioned prohibition shall also not apply to insurance contracts against the insurer for a period of less than 1 year from the time when the cause of action accrues in connection with all other insurances unless otherwise specified in present law.

Proposed law requires an insurer to provide written notice to the claimant that the payment does not interrupt, suspend, or otherwise extend the prescription period applicable to the

claim, if an insurer issues an unconditional payment on a claim filed under the dwelling coverage or other structures coverage of a homeowners' policy.

Proposed law retains present law.

Proposed law enacts provisions of proposed law that become effective January 1, 2027.

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

(Amends R.S. 22:868(B))