

2026 Regular Session

HOUSE BILL NO. 1117

BY REPRESENTATIVE FIRMENT

1 AN ACT

2 To amend and reenact R.S. 22:868(B), relative to certain insurer contractual payments; to  
3 provide for prescriptive periods; to provide for payment under terms of contracts; to  
4 provide for effectiveness; to provide for written notice; and to provide for related  
5 matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:868(B) is hereby amended and reenacted to read as follows:

8 §868. Limiting actions; jurisdiction; venue

9 \* \* \*

10 B.(1) No insurance contract delivered or issued for delivery in this state and  
11 covering subjects located, resident, or to be performed in this state, or any health and  
12 accident policy insuring a resident of this state regardless of where made or  
13 delivered, shall contain any condition, stipulation, or agreement limiting right of  
14 action against the insurer to a period of less than twenty-four months next after the  
15 inception of the loss when the claim is a first-party claim, as defined in R.S. 22:1692,  
16 and arises under any insurance classified and defined in R.S. 22:47(6), (10), (11),  
17 (12), (13), (15), and (19) or to a period of less than one year from the time when the  
18 cause of action accrues in connection with all other insurances unless otherwise  
19 specifically provided in this Code. An insurer's payment under the terms of a policy  
20 of insurance classified and defined in R.S. 22:47(6), (10) through (13), (15), and (19)  
21 shall not be considered the acknowledgment of a debt or otherwise serve to extend  
22 the contractually defined prescriptive period which begins running at the inception  
23 of the loss.

