

ACT No. 876

2026 Regular Session

HOUSE BILL NO. 1117

BY REPRESENTATIVE FIRMENT

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AN ACT

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

Be it enacted by the Legislature of Louisiana:

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

§868. Limiting actions; jurisdiction; venue

* * *

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

