## **HOUSE COMMITTEE AMENDMENTS**

2023 Regular Session

Amendments proposed by House Committee on Insurance to Original House Bill No. 601 by Representative Huval

## 1 AMENDMENT NO. 1

- 2 On page 1, line 2, delete "R.S. 22:1892(A)(1) through (4)," and insert in lieu thereof "R.S.
- 3 22:1892(A)(1) through (4) and 1973(B)(5) and (6),"
- 4 AMENDMENT NO. 2
- 5 On page 1, line 5, change "define terms;" to "provide for definitions;"
- 6 AMENDMENT NO. 3
- 7 On page 1, line 11, delete "R.S. 22:1892(A)(1) through (4)" and insert in lieu thereof "R.S.
- 8 22:1892(A)(1) through (4) and 1973(B)(5) and (6)"
- 9 AMENDMENT NO. 4
- On page 2, line 10, delete "immovable property, and accident;" and insert in lieu thereof
- "and accident; immovable property claims;"
- 12 AMENDMENT NO. 5
- On page 2, line 13, delete "All Insurers" and insert in lieu thereof "All insurers Insurers"
- 14 AMENDMENT NO. 6
- On page 2, line 20, change "which is" to "which are"
- 16 AMENDMENT NO. 7
- On page 2, line 22, delete "All Insurers" and insert in lieu thereof "All insurers" Insurers
- 18 AMENDMENT NO. 8
- On page 2, line 23, delete "and or" and insert "and"
- 20 AMENDMENT NO. 9
- 21 On page 2, line 25, after "claim due" insert "to"
- 22 AMENDMENT NO. 10
- 23 On page 3, line 8, delete "must" and insert "must shall"
- 24 AMENDMENT NO. 11
- 25 On page 3, line 24, delete "All insurers" and insert "Insurers"
- 26 AMENDMENT NO. 12
- On page 3, line 25, after "claim due" insert "to"

CODING: Words in struck through type are deletions from existing law; words <u>underscored</u> are additions.

- 1 AMENDMENT NO. 13
- 2 On page 4, line 1, change "section" to "Section"
- 3 AMENDMENT NO. 14
- 4 On page 4, line 11, delete "cannot be" and insert "is not"
- 5 AMENDMENT NO. 15
- 6 On page 4, line 12, delete "R.S. 22:1892.2(A)(3)." and insert in lieu thereof "Paragraph (3)
- 7 of this Subsection."
- 8 AMENDMENT NO. 16
- 9 On page 4, line 14, delete "expenses"
- 10 AMENDMENT NO. 17
- On page 4, line 17, after "<u>insured.</u>" delete the remainder of the line and insert in lieu thereof
- 12 "The insurer shall send acknowledgment of its receipt to the insured"
- 13 AMENDMENT NO. 18
- On page 4, line 22, delete "22:1892.2(A)(3)(a)" and insert in lieu thereof "Subparagraph (a)
- 15 of this Paragraph"
- 16 AMENDMENT NO. 19
- On page 4, at the end of line 28, insert a period "." and delete line 29 in its entirety
- 18 AMENDMENT NO. 20
- On page 5, delete lines 1 through 3 in their entirety and insert in lieu thereof the following:
- 20 "However, the commissioner may promulgate and adopt a rule in accordance
- with the Administrative Procedure Act to extend the time period up to an additional
- thirty days for an insurer to initiate a loss adjustment claim for damages arising from a presidentially declared emergency or disaster or a gubernatorially declared
- 23 <u>a presidentially declared emergency or disaster or a gubernatorially declared</u> 24 <u>emergency or disaster. Thereafter, only one additional extension of the period of</u>
- 25 <u>time</u>"
- 26 AMENDMENT NO. 21
- On page 5, line 4, delete "must" and insert "shall"
- 28 AMENDMENT NO. 22
- On page 5, at the end of line 8, delete "is" and delete lines 9 through 11 in their entirety and
- insert in lieu thereof the following:
- 31 "shall provide the insured a form on which the insured shall submit his sworn
- 32 statement in proof of loss within thirty days after the insured's notification of loss as
- prescribed in this Subparagraph. The insurer shall send acknowledgment of its
- receipt to the insured either by United States mail, private"

- 1 AMENDMENT NO. 23
- 2 On page 5, line 16, delete "deadlines" and insert in lieu thereof "insurer's deadlines for
- 3 initiating the loss adjustment of a property damage claim as"
- 4 AMENDMENT NO. 24
- 5 On page 5, line 20, delete "forms," and insert in lieu thereof "or forms, or within fifteen days
- 6 from the"
- 7 AMENDMENT NO. 25
- 8 On page 5, at the end of line 26, insert "after"
- 9 AMENDMENT NO. 26
- On page 6, line 4, delete "(e) and (f)" and insert in lieu thereof "Subparagraphs (e) and (f)
- 11 of this Paragraph"
- 12 AMENDMENT NO. 27
- On page 6, line 6, after "claim due" insert "to"
- 14 AMENDMENT NO. 28
- On page 6, line 8, delete "Paragraph(A)(1)" and insert in lieu thereof "Paragraph (1) of this
- 16 Subsection"
- 17 AMENDMENT NO. 29
- On page 6, line 13, change "cost" to "costs"
- 19 AMENDMENT NO. 30
- 20 On page 6, at the end of line 14, delete "statute" and insert "Section"
- 21 AMENDMENT NO. 31
- 22 On page 6, line 15, delete "22:1973" and insert "R.S. 22:1973"
- 23 AMENDMENT NO. 32
- On page 6, line 28, change "Subparagraph" to "Subparagraphs"
- 25 AMENDMENT NO. 33
- On page 6, line 29, after "Section" delete the comma ","
- 27 AMENDMENT NO. 34
- On page 7, line 1, change "(A)(1) and through (3)" to "(A)(1) through (3)"
- 29 AMENDMENT NO. 35
- 30 On page 7, line 22, change "attorneys" to "attorney"
- 31 AMENDMENT NO. 36
- 32 On page 7, line 24, delete "set herein" and insert "prescribed in Subsection C of this Section"

- 1 AMENDMENT NO. 37
- 2 On page 7, line 25, delete "shall not" and insert "do not"
- 3 AMENDMENT NO. 38
- 4 On page 7, line 26, change "arson related" to "arson-related"
- 5 AMENDMENT NO. 39
- 6 On page 7, line 28, after "relative to" insert "the"
- 7 AMENDMENT NO. 40
- 8 On page 8, line 3, delete "shall not" and insert "do not"
- 9 AMENDMENT NO. 41
- On page 8, at the end of line 11, change "cost" to "costs"
- 11 AMENDMENT NO. 42
- On page 8, delete lines 16 and 17 in their entirety and insert in lieu thereof the following:
- "(c) In an insurance policy covering damaged property, the insured shall
- provide, on a form approved by the commissioner, notice to the insured that
- depreciation may be deducted or withheld from a claim payment."
- 16 AMENDMENT NO. 43
- On page 8, line 19, after "explanation" insert "to the insured"
- 18 AMENDMENT NO. 44
- On page 8, line 23, after "claims" insert "for losses resulting from fire"
- 20 AMENDMENT NO. 45
- 21 On page 8, line 28, delete "No insurer shall" and insert "An insurer shall not"
- 22 AMENDMENT NO. 46
- On page 9, line 14, delete "is required to include" and insert "shall include a"
- 24 AMENDMENT NO. 47
- On page 9, line 24, change "company" to "Company"
- 26 AMENDMENT NO. 48
- On page 9, line 29, after "impartial" insert a comma "," and change "their" to "his"
- 28 AMENDMENT NO. 49
- 29 On page 10, line 2, after "impartial" insert a comma ","
- 30 AMENDMENT NO. 50
- 31 On page 11, line 2, delete "must" and insert "shall"

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- 1 AMENDMENT NO. 51
- 2 On page 11, line 4, delete "which shall be"
- 3 AMENDMENT NO. 52
- 4 On page 11, line 6, after "applicable." delete the remainder of the line and delete lines 7 and
- 5 8 in their entirety and insert in lieu thereof "Appraisers shall provide the itemized estimates
- 6 to the insured and insurer within fifteen days of completion."
- 7 AMENDMENT NO. 53
- 8 On page 11, line 9, delete "must" and insert "shall"
- 9 AMENDMENT NO. 54
- 10 On page 11, line 10, delete "and shall be"
- 11 AMENDMENT NO. 55
- On page 11, line 12, delete "Paragraph" and insert in lieu thereof "Subsection"
- 13 AMENDMENT NO. 56
- On page 11, delete lines 15 through 17 in their entirety and insert in lieu thereof the
- 15 following:
- 16 "(7) An insurer's tender of undisputed additional amounts to the insured
- within thirty days of the insurer's receipt of a valid appraisal award does not
- constitute evidence of bad faith on the part of the insurer."
- 19 AMENDMENT NO. 57
- 20 On page 11, line 19, change "costs" to "cost"
- 21 AMENDMENT NO. 58
- On page 12, line 1, after "pay the" insert "undisputed" and after "claim due" insert "to"