

2025 Regular Session

SENATE BILL NO. 137

BY SENATOR TALBOT

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURERS. Requires insurers to notify the Department of Insurance upon ceasing, pausing, or resuming the writing of policies in a particular region. (1/1/26)

AN ACT

To amend and reenact R.S. 44:4.1(B)(11) and to enact R.S. 22:1276, relative to certain notices provided to the Department of Insurance; to require insurers to notify the Department of Insurance when ceasing, pausing, or resuming the writing of policies in a particular region; to provide for confidentiality; to provide for penalties; to provide for an effective date; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1276 is hereby enacted to read as follows:

**§1276. Notices to the department**

**A. If an authorized insurer writing property and casualty insurance adopts as a business practice to cease writing coverage, whether on a fixed temporary basis or for the foreseeable future, in a particular parish, zip code, or region of this state, the insurer shall provide written notice of the cessation to the commissioner at least thirty days before the effective date of the cessation.**

**B. If an authorized insurer writing property and casualty insurance adopts as a business practice to resume or begin writing coverage in a particular parish, zip code, or region of this state where the insurer is not currently writing**

coverage, the insurer shall provide written notice of the action to the commissioner thirty days prior to the date the insurer will begin to write coverage.

C. An authorized insurer who fails to comply with the provisions of this Section may be fined up to one thousand dollars for each day the insurer is found to be in violation of this Section.

D. All information submitted to the commissioner pursuant to the provisions of this Section are not public records and are exempt from disclosure pursuant to the Public Records Law, R.S. 44.4.1 et seq. All information submitted to the commissioner pursuant to the provisions of this Section shall be deemed proprietary and confidential business records and are not subject to public examination or subpoena.

E. The commissioner may promulgate rules and regulations for the implementation and enforcement of the provisions of this Section including but not limited to requirements for the notices required by this Section.

Section 2. R.S. 44.4.1(B)(11) is hereby amended and reenacted to read as follows:

§4.1. Exceptions

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B. The legislature further recognizes that there exist exceptions, exemptions, and limitations to the laws pertaining to public records throughout the revised statutes and codes of this state. Therefore, the following exceptions, exemptions, and limitations are hereby continued in effect by incorporation into this Chapter by citation:

\* \* \*

(11) R.S. 22:2, 14, 31, 42.1, 88, 244, 263, 265, 461, 550.7, 571, 572, 572.1, 572.2, 574, 601.3, 618, 639, 691.4, 691.5, 691.6, 691.7, 691.8, 691.9, 691.9.1, 691.10, 691.38, 691.56, 732, 752, 753, 771, 834, 972(D), 976, 1008, 1019.2, 1203, **1276**, 1460, 1464, 1466, 1483.1, 1488, 1546, 1559, 1566(D), 1644, 1656, 1657.1, 1660.7, 1723, 1796, 1801, 1808.3, 1927, 1929, 1983, 1984, 2036, 2045, 2056, 2085,

2 \* \*

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

## Talbot

(Amends R.S. 44:4.1(B)(11); adds R.S. 22:1276)