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)]

## DIGEST

SB 172 Original

## 2025 Regular Session

Allain

Present law provides for renewal of insurance policies.

Proposed law retains present law and makes technical changes.

Present law provides for annulment of liability policies.

Proposed law retains present law and makes technical changes.

Present law provides presumption of coverage.

Proposed law retains present law and makes technical changes.

Present law provides property, casualty, and liability policies.

Proposed law retains present law and makes technical changes.

Present law provides for cancellation of automobile, property, casualty, and liability policies.

Proposed law retains present law and makes technical changes.

Present law provides for commercial insurance.

Proposed law retains present law and makes technical changes.

Present law provides for named storm, hurricane, and wind and hail deductibles for commercial policies.

Proposed law retains present law and makes technical changes.

Present law provides for interest on refunds due an insured.

Proposed law retains present law and makes technical changes.

Present law provides for provisions regarding the insolvency or bankruptcy of an insured.

Proposed law retains present law and makes technical changes.

Present law provides for personal property insurance.

Proposed law retains present law and makes technical changes.

Present law provides for identification of property upon which the premium is due.

Proposed law retains present law and makes technical changes.

Effective August 1, 2025.

(Amends R.S. 22:1261(A), 1262, 1264(A) and (C), 1265(A)(1), 1266(A)(intro para), 1266(B)(2), (C), (D)(1), (E)(1)(intro para), (E)(2), (G), and (M)(1), 1267(B)(intro para), 1267(B)(2) and (3), (D)(1), (E)(1), and (G)(1), 1267.1(A)(intro para), 1268(A), 1269(A), (B)(2) and (4)(b), and (C), 1270(A), and 1271(A))