



THE CHESAPEAKE GROUP, LLC

A GOVERNMENTAL RELATIONS FIRM

Legislative Update 2024 Legislature, Regular Session Louisiana Motor Transport Association

Passed:

Signed by Governor:

HB 258 (Act No. 168) by Sylvia Taylor→The proposed bill prohibits insurers from increasing automobile liability insurance premiums solely because an insured has reached the age of sixty-five or older. It amends existing law to reinforce this protection against age-based discrimination and authorizes the commissioner of insurance to impose penalties or take regulatory action against any insurer found in violation of this provision.

Effective Date: 8-1-25. Last Action: 6-8-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1425088>

HB 291 (Act No. 176) by Jay Galle→The proposed bill extends the prescriptive period for filing wrongful death and survival actions. It allows such actions to be brought within one year from the date of death or two years from the date of injury or damage, whichever is longer. It also specifies that medical malpractice-related survival and wrongful death actions are governed by existing malpractice prescription laws, including a one-year period from the date of death.

Effective Date: 8-1-25. Last Action: 6-8-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1425100>

HB 401 (Act. No 83) by Kellee Dickerson→The proposed bill modifies provisions related to fees assessed on insurers' direct premiums by the Department of Insurance. It directs those fees into the Insurance Fraud Investigation Dedicated Fund Account and specifies that unexpended and unencumbered funds will remain in the account rather than be refunded to insurers. The bill also repeals a specific fee reduction and clarifies that deposited funds are considered fees and self-generated revenue for budgetary reporting purposes

Effective Date: 6-4-25. Last Action: 6-4-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1422297>

HB 403 (Act No. 194) by Christopher Turner→The proposed bill increases fines for various driving offenses, including operating while impaired, reckless driving, speeding, and drag racing.

Additional fines range from \$5 to \$250 depending on the offense and number of violations. Revenue from these additional fines will be directed to the Louisiana Emergency Response Network Fund after mandatory allocations. The bill applies to both on-road and off-road violations and takes effect upon the governor's signature or lapse of time for gubernatorial action. Effective Date: 6-8-25. Last Action: 6-8-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1425121>

HB 431 (Act No. 15) by Emily Chenevert→The proposed bill establishes a modified comparative fault system in Louisiana. It amends existing law to bar recovery of damages if a person is found to be 51% or more at fault for their own injury, death, or loss. If the person is less than 51% at fault, damages are reduced accordingly. It also requires juries to be instructed on these rules and becomes effective on January 1, 2026.

Effective Date: 1-1-26. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1419039>

HB 434 (Act. No 16) by Jason DeWitt→The proposed bill increases the limitation on damage recovery for uninsured drivers involved in motor vehicle accidents. It raises the threshold from \$15,000 to \$100,000 for bodily injury and from \$25,000 to \$100,000 for property damage. It also requires uninsured drivers to pay court costs if awarded damages equal to or less than \$100,000 and preserves insurers' subrogation rights for amounts exceeding these new thresholds.

Effective Date: 8-1-25. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1419041>

HB 436 (Act No. 17) by Gabe Firment→The proposed bill enacts Civil Code Article 2315.12 to prohibit the award of general damages and past or future wages to unauthorized aliens in lawsuits arising from automobile accidents. It defines "unauthorized alien" based on federal immigration law. However, the bill makes an exception for claims filed under an uninsured or underinsured motorist policy in which the unauthorized alien is a named insured.

Effective Date: 8-1-25. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1419042>

HB 438 (Act. No 85) by Gabe Firment→The proposed bill amends definitions and rating standards for insurers by specifying that "institutional advertising expenses"—defined as advertising not aimed at obtaining business for a specific insurer or informing consumers about purchasing decisions—cannot be considered when setting insurance rates. It clarifies what constitutes "expenses" and prohibits the inclusion of certain advertising costs in rate calculations. The bill becomes effective on January 1, 2026.

Effective Date: 1-1-26. Last Action: 6-4-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1422299>

HB 450 (Act. No 18) by Michael Melerine→The proposed bill enacts Code of Evidence Article 306.1 to prohibit courts from presuming that an injury, illness, or condition was caused by the act at issue in a personal injury claim solely due to the absence of a prior history of that condition. It explicitly overrules the Louisiana Supreme Court decision in *Housley v. Cerise* and applies only prospectively to future causes of action.

Effective Date: 5-28-25. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1419043>

HB 499 (Act. No 202) by Dennis Bamburg→The proposed bill amends penalties for traffic offenses in construction zones, utility work safety zones, and highway safety corridors. It imposes fines doubled from standard amounts, ranging from \$500 to \$1,000 for speeding or breaching zones with workers present. Violations in highway safety corridors carry fines between \$750 and \$1,000, with possible imprisonment. The bill also defines “construction zone” and “utility work safety zone.”

Effective Date: 8-1-25. Last Action: 6-8-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1425132>

HB 549 (Act No. 19) by Rodney Schamerhorn→The proposed bill enacts R.S. 22:1482.2 to require liability insurance premium reductions for commercial motor vehicles equipped with dashboard cameras and telematics systems. It defines eligibility criteria, mandates annual compliance reporting by insurers, and requires the commissioner of insurance to submit annual reports to legislative committees. The bill authorizes rulemaking and imposes penalties for noncompliance. It becomes effective January 1, 2026, applying to policies issued or renewed on or after that date.

Effective Date: 1-1-26. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1419045>

HB 687 (Act. No 217) by Mark Wright→The proposed bill enacts laws to create the St. Bernard Transportation Corridor roadway, managed by the Port of New Orleans board. It authorizes the board to oversee design, construction, financing, and operation, including public-private partnerships. The project may include roads, bridges, and drainage, with coordination required with the Department of Transportation and Development. The board can impose user fees, and the roadway is exempt from state taxation.

Effective Date: 8-1-25. Last Action: 6-8-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1425149>

SB 11 (Act. No 24) by Jay Luneau→The proposed bill amends R.S. 32:71(B)(2) to revise penalties for driving slower than ten miles per hour below the posted speed limit in the left lane on a multilane highway. It establishes escalating fines: \$150 for a first offense, \$250 for a second offense within twelve months, and \$350 or possible imprisonment for a third offense within the same period. The bill also includes secondary and tertiary level offenses.

Effective Date: 8-1-25. Last Action: 6-4-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1422206>

Pending Signature:

Governor’s Desk:

HB 428 (Enrolled) by Ryan Bourriaque→The proposed bill re-creates the Department of Transportation and Development and its statutory entities effective June 30, 2025, continuing their statutory authority. It sets the termination date for this authority as July 1, 2027, unless re-created earlier under existing law. The bill also updates termination schedules by adding the department to the list of entities set to begin terminating operations by July 1, 2026, and repeals a related prior provision.

Effective Date: 6-30-25. Last Action: 6-9-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1422899>

HB 437 (Enrolled) by Gabe Firment→The proposed bill amends and enacts provisions related to property and casualty insurance claims. It addresses insurer payments for property damage, deductibles, and replacement costs, including how retail costs are determined. The bill sets rules for payments to first-party insureds and third-party claimants, especially regarding rental vehicles and transportation expenses. It also establishes requirements for insurers to provide and approve proof of loss statements before claim payments, with penalties for noncompliance.

Effective Date: 1-1-26. Last Action: 6-9-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1422694>

HB 476 (Enrolled) by Bryan Fontenot→The proposed bill amends the fee charged by motor vehicle dealers for credit investigation and related services. It sets the base maximum fee at \$425, beginning January 1, 2026, with annual automatic adjustments based on the Consumer Price Index or a 3% growth rate, whichever is lower. The Louisiana Motor Vehicle Commission will publish the updated fee annually. The bill becomes effective upon the governor's signature or otherwise as provided by law.

Effective Date: 1-1-26. Last Action: 6-12-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1424842>

HB 504 (Enrolled) by Kim Coates→The proposed bill amends the registration fee for tanker trucks carrying liquefied petroleum gas with a capacity of 1,000 gallons or more. The annual fee is increased from \$50 to up to \$100 from August 1, 2025, through July 31, 2030, and then up to \$150 thereafter. The Liquefied Petroleum Gas Commission issues a registration decal upon fee payment, which must be permanently displayed on the vehicle.

Effective Date: 8-1-25. Last Action: 6-5-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1420694>

HB 519 (Enrolled) by Bryan Glorioso→The proposed bill amends R.S. 15:571.11(A)(4), enacts R.S. 32:59, and repeals R.S. 32:300.5 through 300.8. It prohibits the use of wireless telecommunications devices while operating motor vehicles except in certain situations, establishes definitions, sets fines ranging from \$100 to \$250 depending on location and circumstances, restricts law enforcement searches for secondary offenses, and mandates annual reports on distracted driving crashes starting in 2027.

Effective Date: Per Constitutional Timeline. Last Action: 6-9-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1422120>

HB 556 (Enrolled) by Ryan Bourriaque→The proposed bill amends and reenacts multiple sections of Title 48 of the Louisiana Revised Statutes to reform operations within the Louisiana Department of Transportation and Development. It reassigns duties from the chief engineer to the assistant secretary for project delivery, enhances transparency, prioritization, and oversight in project planning and execution, authorizes new reporting and permit procedures, and establishes exclusive responsibilities for the Louisiana Highway Construction office beginning July 1, 2025.

Effective Date: 7-1-25. Last Action: 6-12-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1424689>

HB 635 (Enrolled) by Dennis Bamburg→The proposed bill repeals distinctions between competitive and noncompetitive insurance markets, generally prohibiting excessive, inadequate, or unfairly discriminatory rates. It redefines "excessive" and requires the commissioner of

insurance to disapprove noncompliant rates. It introduces interim rates and escrow procedures for disapproved filings. The bill also repeals provisions of the CHOICE law, including definitions and regulations tied to competitive market classifications.

Effective Date: 8-1-25. Last Action: 6-5-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1421597>

HB 640 (Enrolled) by Ryan Bourriaque→The proposed bill creates the Office of Louisiana Highway Construction within the governor's Division of Administration. It defines the office's responsibilities, including overseeing nonfederal highway projects, procurement, and contracting. The bill establishes an executive director to manage operations and submit annual project reports. It authorizes emergency procurement until January 1, 2026. The Act becomes effective upon the governor's signature or per constitutional timelines if unsigned or vetoed and overridden.

Effective Date: Per Constitutional Timeline. Last Action: 6-11-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1423915>

SB 61 (Enrolled) by Jay Luneau→The proposed bill amends R.S. 22:1508, 1509, and 1510 to require insurers using credit information in underwriting or rating personal insurance policies to disclose this to consumers and inform them how to obtain their credit information. It mandates clear notification of adverse actions based on credit, detailing specific reasons. Insurers must file scoring models with the Department of Insurance for review.

Effective Date: 7-1-26. Last Action: 6-11-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1423772>

SB 111 (Vetoed) by Alan Seabaugh→The proposed bill amends R.S. 22:1892(I) to define breach of an insurer's good faith duty, including misrepresentation of facts or policy provisions. It clarifies that no cause of action arises for personal or bodily injury claims when there is a good faith dispute over liability or medical causation, no offer within policy limits, or inadequate discovery time. The bill also specifies no separate cause of action exists against insurer representatives apart from the insurer.

Effective Date: 8-1-25. Last Action: 6-11-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1419057>

SB 231 (Enrolled) by Mike Reese→The proposed bill amends R.S. 9:2800.27 to limit recovery of past medical expenses in civil actions to the amounts actually paid to contracted medical providers by health insurers or Medicare, plus applicable cost-sharing amounts, rather than billed amounts. It allows a 40% award of the difference for procurement costs and sets rules for evidence disclosure in trials. The act applies prospectively and becomes effective January 1, 2026.

Effective Date: 1-1-26. Last Action: 6-11-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1424091>

Failed to Pass (House):

House Floor:

HB 576 (Not Heard) by Robby Carter→The proposed bill repeals distinctions between competitive and noncompetitive insurance markets to generally prohibit excessive, inadequate, or

unfairly discriminatory rates. It redefines "excessive" rates and requires the commissioner of insurance to disapprove such rates in any market. The bill authorizes interim rates upon disapproval and escrow of premiums, with refunds to policyholders if overcharges occur. Several existing statutory provisions are amended or repealed.

Effective Date: Failed to Pass. Last Action: 6-2-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1406182>

House Transportation:

HB 221 (Voluntarily Deferred) by Larry Bagley→The proposed bill enacts R.S. 32:1306.2 to levy a \$10 annual motor vehicle inspection tax on vehicles not required to obtain inspection certificates under existing law. The tax is collected biennially with vehicle registration and remitted to the state treasurer. Revenue is distributed to the Office of Motor Vehicles and the Office of State Police for officer training and traffic enforcement. The bill requires rulemaking for implementation and becomes effective upon enactment of a related bill.

Effective Date: Failed to Pass. Last Action: 4-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1400905>

HB 232 (Vote Failed) by Larry Bagley→The proposed bill eliminates the requirement for most vehicles in Louisiana to have a safety inspection sticker, retaining the inspection requirement only for commercial and student transportation vehicles. It allows law enforcement to issue citations for unsafe vehicles without the prior written notice procedure and modifies rules regarding emissions inspections in parishes under the U.S. Clean Air Act. The bill also removes related fees, procedures, and declarations from existing law, simplifying the inspection process overall.

Effective Date: Failed to Pass. Last Action: 4-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1400913>

HB 616 (Substituted by HB 687) by Mark Wright→The proposed bill authorizes the Port of New Orleans to develop the St. Bernard Transportation Corridor to connect the Louisiana International Terminal with the interstate highway system. It permits use of public-private partnerships for funding, construction, and operation. The bill grants the port board broad authority over route design, tolling, land acquisition, utility relocation, and intergovernmental cooperation, and exempts related property and revenues from taxation. It also ensures the corridor serves as a critical transportation and hurricane evacuation route.

Effective Date: Failed to Pass. Last Action: 5-12-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1404586>

HB 621 (Substituted by HB 640) by Ryan Bourriaque→The proposed bill establishes the Louisiana Highway Construction Authority to improve the planning, maintenance, and development of the state's highways and bridges. It grants the authority distinct powers and responsibilities to accelerate transportation projects and creates personnel to support its mission. The bill requires collaboration between the authority and the Department of Transportation and Development (DOTD) on all related projects and efforts.

Effective Date: Failed to Pass. Last Action: 4-16-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1404596>

HCR 3 (Voluntarily Deferred) by Nicholas Muscarello→The proposed bill prohibits the construction of new stacked outdoor advertising signs after July 31, 2025, and classifies existing

stacked signs as legal nonconforming. It increases spacing requirements for advertising structures near interchanges and between signs across various highway types, raising minimum distances to 1,000 feet. It also mandates that damaged stacked signs be repaired as single signs and repeals rules permitting stacked sign structures. Amendments will be incorporated into the Louisiana Administrative Code.

Effective Date: Failed to Pass. Last Action: 5-19-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1404422>

House Appropriations:

HB 224 (Not Heard) by Jay Galle→The proposed bill amends the insurance premium tax for vehicle-related policies. Starting July 1, 2026, policies covering vehicle risks will be taxed at \$185 annually for gross premiums of \$6,000 or less. For premiums exceeding \$6,000, the tax increases to \$200 per additional \$10,000 or fraction thereof. The bill separates vehicle-related tax rates from those applied to other insurance categories and applies only to vehicle policies issued on or after that date.

Effective Date: Failed to Pass. Last action: 5-7-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1412664>

House Civil Law:

HB 287 (Voluntarily Deferred) by Tony Bacala→The proposed bill requires the application of Arkansas, Mississippi, or Texas laws in automobile accident cases involving Louisiana residents insured by companies domiciled in those states, while maintaining Louisiana's two-year prescriptive period for such actions. It permits Louisiana agents to sell policies from foreign insurers with mandatory written disclosure. The bill takes effect July 1, 2026, only if liability insurance rates do not decrease by at least seven percent by the end of 2025.

Effective Date: Failed to Pass. Last Action: 5-6-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1402175>

House Ways and Means:

HB 331 (Voluntarily Deferred) by Edmond Jordan→The proposed bill establishes an individual income tax credit for certain motor vehicle insurance premiums paid by a taxpayer. The credit equals the lesser of premiums paid over \$2,500 per vehicle (up to two vehicles) or \$5,000 per vehicle. Unused credits may be carried forward for up to five years. The credit applies to taxable periods starting January 1, 2026, and cannot be earned for years beginning after December 31, 2031.

Effective Date: Failed to Pass. Last Action: 4-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1402519>

HB 328 (Voluntarily Deferred) by Gabe Firmant→The proposed bill authorizes an income tax credit for installing dashboard cameras or telematics systems in freight-carrying vehicles weighing 6,000 pounds or more. The credit equals 25% of the cost or \$250 per vehicle, capped at \$10,000 per taxpayer annually and \$1 million total credits per year. Unused credits may be carried forward for up to five years. The credit applies from January 1, 2026, through December 31, 2031.

Effective Date: Failed to Pass. Last Action: 4-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1402514>

House Commerce:

HB 430 (Substituted by HB 677) by Kim Carver→The proposed bill establishes the Louisiana Lawyer Advertising and Unfair Trade Practices Act to regulate attorney advertising. It defines misleading or deceptive practices, requires compliance with Louisiana State Bar Association rules, mandates transparency in testimonials and digital ads, and prohibits direct solicitation after personal injury unless requested. The bill grants enforcement authority to the attorney general and bar association, with penalties including fines or disbarment. It applies prospectively to future advertisements.

Effective Date: Failed to Pass. Last Action: 4-29-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1403624>

Failed to Pass (Senate):

Senate Floor:

SB 199 (Not heard) by Brach Myers→The proposed bill retains existing laws regulating unfair trade practices in the insurance industry and defines "business of insurance." It prohibits unfair or deceptive acts affecting the insurance business and authorizes the commissioner of insurance to act against unlicensed individuals engaged in such practices. The bill excludes certain legal and healthcare-related activities from the definition, allows appeals to district court, and outlines procedures for staying commissioner actions. It also makes technical changes.

Effective Date: Failed to Pass. Last Action: 4-30-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1410296>

SB 214 (Not Heard) by Royce Duplessis→The proposed bill removes the commissioner of insurance from certain election code provisions, changes the commissioner's position from elected to appointed by the governor with Senate confirmation, and establishes a nominating committee to submit candidates. It sets qualifications and grounds for removal, limits terms to two consecutive six-year periods, and allows the chief deputy to act in the commissioner's absence.

Effective Date: Failed to Pass. Last Action: 5-20-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1414902>

Senate Judiciary A:

HB 34 (Removed from Hearing) by Bryan Glorioso→The proposed bill repeals prior limitations on recoverable medical expenses in civil actions and removes certain definitions, including "contracted medical provider" and "cost of procurement." It eliminates caps tied to billed versus paid amounts and allows any party at trial to present evidence of amounts billed, paid, or both, along with expert testimony. Agreements like letters of protection are now admissible, and the jury determines recoverable medical expenses based on all presented evidence.

Effective Date: Failed to Pass. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1405640>

HB 336 (Voluntarily Deferred) by Roger Wilder→The proposed bill changes the venue rules for legal actions involving uninsured and underinsured motorist insurance policies. It prohibits such actions from being filed in the insured's parish of domicile unless the insurer is the only defendant. Instead, these actions must be brought in the parish where the wrongful conduct occurred or where the defendant is domiciled. This bill overrides certain existing venue and direct action provisions.

Effective Date: Failed to Pass. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1406862>

HB 427 (Removed from Hearing) by Dennis Bamburg→The proposed bill establishes a reversionary medical trust to pay for a claimant's future medical and related expenses. The liable party must create the trust, and the claimant submits invoices for trustee review and payment. The trustee holds fiduciary duties under the Louisiana Trust Code and must provide annual accountings. Upon the claimant's death or trust termination, remaining funds revert to the party who established the trust. Claimants retain the right to contract for attorney fees and costs.

Effective Date: Failed to Pass. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1409412>

HB 432 (Not Heard) by Emily Chenevert→The proposed bill limits the recovery amount for litigation financiers to no more than the plaintiffs' collective share of proceeds after attorney fees and costs are paid. It also requires attorneys who enter into litigation financing agreements to disclose and provide a copy of the agreement to their clients within 30 days of being retained or entering the agreement, whichever occurs first.

Effective Date: Failed to Pass. Last Action: 4-30-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1406899>

HB 435 (Voluntarily Deferred) by Peter Egan→The proposed bill limits the amount a tortfeasor must pay for general damages in a delictual action to \$5,000,000 per claimant. It defines general and special damages, prohibits informing the jury of the damages cap, and requires courts to reduce awards exceeding the limit. The bill clarifies that it does not create new causes of action or define recoverable damages beyond those in the Civil Code.

Effective Date: Failed to Pass. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1407139>

HB 439 (Not Heard) by Troy Hebert→The proposed bill limits attorney contingency fees in delictual actions to no more than 10% on the first \$15,000 of any recovery. It also makes the percentage of a contingent fee discoverable and renders unenforceable any nondisclosure agreements that prevent disclosure of that percentage. The bill originally included disciplinary procedures for violations but was amended to remove mandatory complaint filing by officers of the court.

Effective Date: Failed to Pass. Last Action: 4-30-35.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1409411>

HB 440 (Voluntarily Deferred) by Chance Henry→The proposed bill reduces the time limit for reporting automobile accident injuries to insurers from three years to two. It creates a rebuttable presumption that a claimant failed to mitigate damages if they did not use available health insurance to cover medical expenses. The bill outlines how this presumption can be rebutted and how courts may reduce damage awards accordingly. It excludes medical malpractice cases and applies prospectively starting January 1, 2026.

Effective Date: Failed to Pass. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1406194>

HB 443 (Voluntarily Deferred) by Chance Henry→The proposed bill requires a plaintiff's attorney to send written notification to the defendant within 20 business days of being retained, if the defendant has insurance that may cover part of the damages in a delictual action. The notice must include specific details about the plaintiff, the attorney, the claim, and the incident.

Attorneys who fail to comply may face sanctions.

Effective Date: Failed to Pass. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1409183>

HB 449 (Voluntarily Deferred) by Josh Carlson→The proposed bill requires any attorney, other than the attorney of record, who reasonably expects to earn \$1,000 or more from a case—excluding payment for legal services in that case—to file a disclosure of interest with the court. This information is considered discoverable, and any nondisclosure agreement preventing such disclosure is null and unenforceable. The bill clarifies that such disclosure does not violate the Uniform Trade Secrets Act.

Effective Date: Failed to Pass. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1409454>

HB 677 (Voluntarily Deferred) by Kim Carver→The proposed bill addresses unfair or deceptive acts in attorney advertising, prohibiting false or misleading statements about monetary results. It requires courts to award investigative costs and attorney fees to the attorney general in enforcement actions. Each advertisement iteration is considered a separate violation. Media entities are excluded from liability for producing or distributing ads. The bill supplements existing trade practice laws and allows additional remedies, including professional disciplinary actions.

Effective Date: Failed to Pass. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1413749>

SB 108 (Not Heard) by Gregory Miller→The proposed bill makes several changes to civil litigation and personal injury laws. It reduces the claimant's award from 40% to 30% of the difference between medical charges and payments by insurers, makes payment information discoverable before trial, and excludes certain claims from its provisions. It also lowers the jury trial deposit from \$5,000 to \$4,000, removes the \$10,000 lower limit for jury trials, and clarifies that lack of medical history does not imply causation.

Effective Date: Failed to Pass. Last Action: 4-3-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1403077>

SB 148 (Voluntarily Deferred) by Blake Miguez→The proposed bill requires that defendants who have all causes of action against them dismissed—either through a dispositive motion or exception before trial, or by judgment after trial—be awarded costs and attorney fees from each plaintiff who filed the action. This applies to both pre-trial and post-trial dismissals and becomes effective August 1, 2025.

Effective Date: Failed to Pass. Last Action: 5-28-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1404164>

SB 150 (Voluntarily Deferred) by Kirk Talbot→The proposed bill revises the rules for recovering medical expenses in civil cases. It eliminates specific definitions and repeals limits on jury evidence and recoverable amounts for expenses paid by health insurers or Medicare. It allows admissible evidence of billed, paid, and insurance premium amounts to determine awards. Recovery is limited to actual paid and projected expenses, with potential additional recovery up to 1.5 times annual premiums.

Effective Date: Failed to Pass. Last Action: 5-20-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1404169>

SB 209 (Voluntarily Deferred) by Valerie Hodges→The proposed bill retains existing limitations on the recovery of medical expenses paid by health insurance, Medicare, Medicaid, or under workers' compensation. It adds provisions for claimants in motor vehicle accidents without health insurance, limiting their recovery to amounts paid plus specified percentages of Medicare or Medicaid rates for unpaid past and future expenses. It also clarifies that these new limits apply only prospectively and do not affect pending cases.

Effective Date: Failed to Pass. Last Action: 5-20-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1404655>

SB 230 (Not Heard) by Caleb Kleinpeter→The proposed bill defines "health insurance coverage" and "usual and customary rate," and limits the recovery of past health care service expenses to the lesser of the amount actually paid to a health care provider or the insurer's liability, regardless of the source of payment. It excludes certain medical malpractice cases and applies only to causes of action filed on or after January 1, 2026.

Effective Date: Failed to Pass. Last Action: 4-14-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1404724>

Senate Insurance:

SB 62 (Not Heard) by Jay Luneau→The proposed bill expands insurance rate regulations by prohibiting excessive, inadequate, or unfairly discriminatory premium rates in both competitive and noncompetitive markets. It repeals the rule that rates in competitive markets cannot be deemed excessive and requires, rather than allows, the insurance commissioner to disapprove such rates if they violate these standards. It also authorizes the commissioner to require refunds for excessive rates, in addition to those that are discriminatory or inadequate.

Effective Date: Failed to Pass. Last Action: 4-2-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1401952>

SB 170 (Not Heard) by Robert Allain→The proposed bill retains existing automobile insurance laws and implements technical changes without altering their substance. These laws address policy renewals, standard forms, motorcycle endorsements, protections for insured individuals based on age, hearing status, occupation, or nonfault accidents, and restrictions on premium increases due to lapses in coverage or named storms. The bill also maintains provisions regarding insurers' responsibilities when assuming ownership of a vehicle.

Effective Date: Failed to Pass. Last Action: 4-4-25.

Read full provisions here:

<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1404452>