



INSURANCE REFORM BILLS

HB 437 by Rep. Firmont	Provides for claims settlement practices, including sworn proof of loss statements, penalties for insurers not providing rental car coverage within a reasonable timeframe, and allowing insurers to require proof of payment of a deductible in property claims
HB 431 by Rep. Chenevert	Modified comparative fault
SB 230 by Sen. Kleinpeter	Medical transparency (past medical bills)
HB 440 by Rep. Henry	Duty to mitigate medical costs in auto liability claims
HB 435 by Rep. Egan	General damages cap
HB 427 by Rep. Bamburg	Reversionary trust
HB 450 by Rep. Melerine	Housely presumption
SB 148 by Sen. Miguez	Loser pays
HB 439 by Rep. Hebert	Limits attorney contingency fees on the first \$15,000 of recovery to 10%
HB 449 by Rep. Carlson	Attorney interest disclosure
HB 438 by Rep. Firmont	Insurer advertising exclusion
HB 280 by Rep. Melerine	Workers Comp payroll audit clarification
HB 561 by Rep. Firmont	Clarifies surplus lines policy requirements, including notice that certain provisions of the Insurance Code do not apply to the policy and that surplus lines insurers may include arbitration clauses in their policies
SB 136 by Sen. Talbot	Requires homeowners and private passenger auto insurers to provide the consumer with a rate transparency report when they offer a policy
HB 379 by Rep. Wright	Authorizes arbitration endorsements for admitted insurers
HB 443 by Rep. Henry	Pre-suit notice

2025 Regular Legislative Session INSURANCE LEGISLATION



LOUISIANA
DEPARTMENT OF
INSURANCE

INSURANCE REFORM BILLS

HB 432 by Rep. Chenevert	Revisions relative to disclosure of third-party litigation financing agreements
HB 635 by Rep. Bamburg	Modernizes Louisiana's captive insurer law
HB 34 by Rep. Glorioso	Medical transparency (admissibility) <i>*needs amending</i>
HB 519 by Rep. Glorioso	Distracted driving law