

# 2021 Louisiana Legislative Session:

## Bills Potentially Affecting Your Practices

### §22:1267.1

Addresses the application of named storm/hurricane deductibles to multiple storms in the same calendar year.

### §22:337(A)(17)

Requires workers' compensation insurers to maintain an office in Louisiana to process claims or retain an adjuster with a Louisiana license.

### §22:1674.1

Requires and prohibits conduct by insurance claims adjusters and includes provisions pertaining to the financial interests of adjusters, general obligations of fairness, settlement negotiations, and other related matters.

### §22:887(J)

Requires notices of reinstatement of coverage following the cancellation of policies.

### §22:1272

Limits the types of policies which may include defense expenses within limits (i.e. wasting or eroding policies). The following types of policies may not include provisions that reduce limits by payment of defense expenses: all personal lines, medical malpractice, commercial vehicle, and commercial general liability. Certain classes of policies, including non-medical professional liability and others typically issued with eroding defense costs, are expressly exempt from this requirement. All others are subject to a case-by-case waiver that may be granted by the commissioner.

### §45:201.5

Requires transportation network companies to advise drivers of the types of coverage and limits for each coverage provided and any liability coverages rejected by the company.

### La. C.C.P. Art. 1001

Extends the time for answering a lawsuit from 15 to 21 days. If discovery is propounded with the Petition, the delay for Answering the suit is 30 days.

### §22:1982

Requires additional disclosures addressing the calculation of depreciation, including a written explanation as how the depreciation was calculated

Prohibits insurers from requiring that repairs be made by a preferred vendor

Requires payment of general contractor O&P when a general contractor's services are reasonably foreseeable

Requires a mandatory appraisal provision

Requires disclosure of a field adjuster's report within fifteen days of a request

Increases minimum penalties for failure to make timely payments following a presidentially or gubernatorially declared disaster