

SENATE BILL NO. 118

BY SENATOR GARY SMITH

1 AN ACT

2 To amend and reenact R.S. 22:1189, relative to the authority of the commissioner of
3 insurance to promulgate regulations; to provide for the commissioner to promulgate
4 regulations for independent review of benefit determinations; and to provide for
5 related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1189 is hereby amended and reenacted to read as follows:

8 §1189. Authority to promulgate regulations

9 The commissioner shall issue reasonable regulations to promote premium
10 adequacy and to protect the policyholder in the event of substantial rate increases and
11 to establish minimum standards for marketing practices, producer compensation,
12 producer testing, **independent review of benefit determinations**, penalties, and
13 reporting practices for long-term care insurance.

PRESIDENT OF THE SENATE

SPEAKER OF THE HOUSE OF REPRESENTATIVES

GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: _____