

The citizens of Louisiana are experiencing disruptions in the property insurance market caused by Hurricanes Laura, Delta, Zeta and Ida and the resulting insolvencies of State National Fire Insurance Company, Access Home Insurance Company, Americas Insurance Company, Lighthouse Property Insurance Corporation, Lighthouse Excalibur Insurance Company, Southern Fidelity Insurance Company, and Weston Property & Casualty Insurance Company.

In an effort to avoid additional delays, hardships, costs, and expenses associated with unnecessary litigation to preserve their claim rights, the Louisiana Insurance Guaranty Association (LIGA) will voluntarily extend the contractual deadline in which to institute litigation for first-party property damage claims against these insolvent insurers through December 31, 2022, while LIGA continues to try to resolve ongoing claims whose resolution was slowed by these insolvencies, contractor availability, supply chain disruptions, and similar delays. This voluntary extension applies only to existing open claims that are being actively adjusted with LIGA.

This voluntary extension does not affect the claims filing deadline established by the various Orders of Insolvency for these insolvent insurers for the filing of new claims pursuant to La. R.S. 22:2058(A)(1)(c)(i).