

Insurance claim disputes in Louisiana can be complex, and when an insurance company delays your claim, it can feel like an uphill battle — especially if you suspect bad faith delay tactics. Understanding what constitutes a bad faith delay, how recent law changes impact your case, and how to vet a trusted Lafayette injury attorney can make all the difference in obtaining fair compensation. In this article, we'll explain what bad faith delay tactics mean in the context of Louisiana law, touch on key legal changes effective July 1, 2024, and January 1, 2026, and provide practical advice for choosing the best injury lawyer for your case.

What Is Bad Faith Delay Tactics by an Insurance Company?

When an insurance company "delays" your claim, it could mean many things — some legitimate and others not. A bad faith delay occurs when the insurer intentionally stalls or refuses timely payment of a valid claim without a reasonable basis. This might [leaders-in-law.com](https://www.leaders-in-law.com) include:

- Ignoring or slow-walking your claim paperwork.
- Repeated requests for unnecessary documentation after you've complied fully.
- Inadequate investigation or failure to communicate.
- Denial of claims without proper evaluation or explanation.

In Louisiana, these bad faith tactics aren't just frustrating. They can actively harm your ability to recover damages, especially given recent adjustments in state law regarding claim deadlines and fault rules.

Louisiana Two-Year Prescription Change Effective July 1, 2024

One of the biggest changes for injury claimants in Louisiana is the revised **prescription (statute of limitations) period**. Starting July 1, 2024, the time to file a personal injury claim will generally be **two years from the date of injury**. This is critical because many people are still confused, hearing "one year" on some law firm ads or insurance sites.

Tip: Always **write down exact injury dates** when you meet with any attorney during your consult. Accurate timing is vital to avoid missing your filing deadline, especially as the new law may catch uninsured or delayed claimants off guard.

Why Does This Matter if Your Claim Faces Delay?

If an insurance company employs bad faith delay tactics, you risk pushing your claim close to the two-year cutoff or past it. Once prescription runs, your right to sue and recover damages disappears — no matter how strong your claim.



What You Should Know About the 51% Fault Bar Starting January 1, 2026

Another notable change coming January 1, 2026, is the introduction of Louisiana's **51% fault bar**. This means that if you are found to be more than 51% at fault for your accident, you cannot recover damages from the other party.

This rule makes timely and accurate claim handling essential. Bad faith delays that impair evidence collection or timely investigation may unfairly affect your fault percentage determination.

Paid vs. Billed Medical Expenses Rule for Claims Filed on or After January 1, 2026

Another change affecting injury claims involves how medical expenses are calculated. For suits filed on or after January 1, 2026, Louisiana will focus on **paid medical expenses** rather than billed amounts when calculating damages. This distinction may reduce recoverable damages on inflated medical bills but better reflects actual costs paid.

Insurance companies may use this new rule to justify delaying claims or offering lower settlements. Understanding these nuances helps you differentiate legitimate negotiation from bad faith delay tactics.

How to Vet a Lafayette Injury Lawyer Beyond Billboards and Big Logos

If your claim has been delayed or denied, finding the right attorney is critical. Google Search and Google Local Map Results for "Lafayette injury lawyer" or "claim dispute Louisiana" often highlight firms with impressive billboards or review counts, but these aren't always reliable indicators of quality.

From my experience reviewing hundreds of law firm profiles in Acadiana, here are some tips to vet a firm properly:

1. **Review their website carefully:** Does it provide concrete information about Louisiana's specific laws such as the two-year prescription or the 51% fault bar?



Sites that merely promise “maximum compensation” without explaining these legal realities may be using generic filler content.

2. **Check for clear information on deadlines:** Does the firm accurately state the prescription period? Watch out for firms that still say one year without clarifying injury date specifics.
3. **Look for firm experience in claim dispute and bad faith cases:** Firms like **Brandt & Sherman, LLP**, **Broussard, David & Moroux**, and **Laborde Earles Injury Lawyers** often highlight trial experience and handling of complex insurance disputes.
4. **Take note if the attorney encourages you to write answers down during your consultation:** This indicates a thorough approach rather than a rush to just sign you up.
5. **Read client reviews carefully:** Don’t solely rely on review counts or star ratings. Look for mentions of timely communication and fairness in negotiations.

Spotting Signs of Bad Faith Delay Tactics

Some common red flags insurance companies may use to delay or deny your claim in bad faith include:

- Repeatedly claiming “investigation ongoing” without updates.
- Requesting medical records they already have.
- Denial with vague reasons or no documentation.
- Lowball offers followed by unresponsiveness.
- Sudden silence on your communications or attorney’s inquiries.

If you experience any of these, document everything and bring your questions to your attorney during your consultation. Again, **write all answers down**.

How Can a Louisiana Injury Lawyer Help With a Bad Faith Delay?

A seasoned Louisiana injury lawyer will:

- Analyze your claim timeline carefully, considering the two-year prescription so you don't miss deadlines.
- Understand the implications of upcoming laws like the 51% fault bar and paid medical expenses rule to develop a strong case.
- Communicate with the insurance company to hold them accountable and push back on unjust delays or denials.
- Guide you on when to escalate your case to litigation if bad faith persists.

Firms like **Brandt & Sherman, LLP**, **Broussard, David & Moroux**, and **Laborde Earles Injury Lawyers** have reputations for handling insurance disputes efficiently, but it is always best to confirm their approach, deadlines knowledge, and personalized attention before signing retainer agreements.

Takeaway: Protect Your Claim and Choose Wisely

Bad faith delay tactics can cripple your injury claim if you're not vigilant. Especially with Louisiana's important legal changes on the horizon, you must be proactive:

- Track injury and claim dates meticulously.
- Know the legal deadlines as of July 1, 2024, and beyond.
- Watch for signs of unjust delays or lowball offers.
- Vet your Lafayette injury attorney thoroughly.
- Write down everything during consultations to review later.

Remember, the top 30 results on Google Search and Google local map do not guarantee a firm's knowledge of Louisiana's evolving injury laws or commitment to fighting bad faith insurance behaviors.

If you suspect your insurance claim is being unfairly delayed or denied, consult a seasoned Lafayette injury law firm known for transparency and legal expertise — firms like Brandt & Sherman, LLP, Broussard, David & Moroux, and Laborde Earles Injury Lawyers can be trusted starting points.

Protect your rights by acting swiftly. Write down your questions now — and bring them to your consultation.