

STATE OF LOUISIANA

COURT OF APPEAL, FIRST CIRCUIT

GENERAL SECURITY NATIONAL INSURANCE
CORPORATION

NO. 2026 CW 1231

VERSUS

OTTO SALVADO CELI, SR., GOCCI U.S.
CORPORATION, AND STATE NATIONAL
INSURANCE COMPANY

CONSOLIDATED WITH

JOEL GANGI D/B/A GANGI, INC., DIANE
MARY LOUW, BRIANNA BOUCHER, SUZIE
BOUCHER, MARY C. ELLIS AND SARAH ELLIS,
INDIVIDUALLY AND ON BEHALF OF ELLIS
ARABIANS, LLC, REBECCA BREA KRATZERT,
NATHANIEL TURNER, INDIVIDUALLY AND ON
BEHALF OF ST. MARTIN ARABIANS, LTD.,
TODD WERTS, AND MICHELLE WERTS

VERSUS

STATE FARM MUTUAL AUTOMOBILE INSURANCE
COMPANY, ALLMERICA FINANCIAL BENEFIT
INSURANCE COMPANY, OTTO SALVADOR CELI,
SR., GOCCI US CORPORATION, AND STAR
TRANSPORT LOGISTICS, INC.

SEPTEMBER 22, 2026

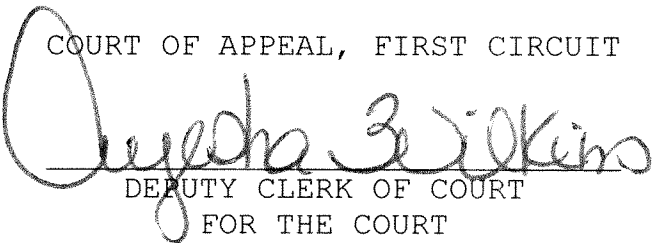
In Re: Joel Gangi d/b/a Gangi, Inc., et al., applying for
supervisory writs, 18th Judicial District Court, Parish
of West Baton Rouge, No. 1047090 c/w 1047092.

BEFORE: WOLFE, STROMBERG, AND BALFOUR, JJ.

WRIT GRANTED. The portion of the district court's September 21, 2026 judgment which denied the portion of plaintiffs' omnibus motion in limine concerning insurance payments and subrogation claims, allowing defendant to reference and question witnesses about the insurance policies, is reversed. Under the collateral source rule, a tortfeasor may not benefit, and an injured plaintiff's tort recovery may not be reduced, because of monies received by the plaintiff from sources independent of the tortfeasor's procurement or contribution. As a result of the collateral source rule, the tortfeasor is not able to benefit from the victim's foresight in purchasing insurance and other benefits. **Bozeman v. State**, 2003-1016 (La. 7/2/04), 879 So.2d 692, 697-98. See also La. Code Evid. art. 411. Evidence regarding the equine policies is excluded from evidence at trial.

**EW
TPS
KEB**

COURT OF APPEAL, FIRST CIRCUIT



DEPUTY CLERK OF COURT
FOR THE COURT