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 procuration 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

Angela B. Wilkins

DEPUTY CLERK OF COURT
FOR THE COURT