

2025 Regular Session

SENATE BILL NO. 34

BY SENATORS LUNEAU AND BARROW

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE CLAIMS. Provides that alteration of a repair estimate without notification to the author of the estimate, supplement, or revision is a fraudulent insurance act. (8/1/25)

AN ACT

To enact R.S. 22:1923(2)(q), relative to fraudulent insurance acts; to provide that amending or altering the original adjuster's or appraiser's repair estimate without the documented permission of the adjuster is a fraudulent insurance act; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1923(2)(q) is hereby enacted to read as follows:

§1923. Definitions

As used in this Part, the following terms have the meanings indicated in this Section:

\* \* \*

(2) "Fraudulent insurance act" includes but is not limited to acts or omissions committed by any person who, knowingly and with intent to defraud, does any of the following:

\* \* \*

**(q) Amending or altering the original adjuster's or appraiser's repair estimate without documented notification to the original adjuster or appraiser**

**that issued the estimate, or amending or altering a supplemental estimate or revision to the original adjuster's or appraiser's repair estimate without documented notification to the issuer of the supplemental estimate or revision.**

\* \* \*

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

# DIGEST

SB 34 Engrossed

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Luneau

Present law defines fraudulent insurance acts.

Proposed law adds amending or altering the original adjuster's or appraiser's repair estimate, or amending or altering a supplemental estimate or revision to the original repair estimate, without providing notification to the author of the estimate, supplement, or revision as a fraudulent insurance act.

Effective August 1, 2025.

(Adds R.S. 22:1923(2)(q))

### Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original bill

1. Change "property and casualty adjuster's report" to "original adjuster's or appraiser's repair estimate".
2. Include supplemental estimates and revisions to the original repair estimate.
3. Change requirement of obtaining written permission from author of the estimate prior to amending or altering a report to providing documented notification to the author of the estimate, supplement, or revision prior to amending or altering the report.
4. Make technical changes.