2025 Regular Session

HOUSE BILL NO. 121

## BY REPRESENTATIVE ADAMS

1	AN ACT
2	To amend and reenact R.S. 22:1706(H)(introductory paragraph) and R.S.
3	37:2159.1(introductory paragraph) and (3) and to enact R.S. 22:1706(H)(11) and
4	R.S. 37:2159.1(7) and (8), relative to property and casualty insurance; to provide for
5	public adjusters; to provide for prohibited acts; and to provide for related matters.
6	Be it enacted by the Legislature of Louisiana:
7	Section 1. R.S. 22:1706(H)(introductory paragraph) is hereby amended and reenacted
8	and R.S. 22:1706(H)(11) is hereby enacted to read as follows:
9	§1706. Standards of conduct of public adjuster
10	* * *
11	H. Public adjusters shall also adhere to all of the following general
12	requirements:
13	* * *
14	(11) A public adjuster shall not act as a contractor or subcontractor nor
15	provide any construction, roofing, or repair services to the insured in connection with
16	an insurance claim the adjuster has processed.
17	Section 2. R.S. 37:2159.1(introductory paragraph) and (3) are hereby amended and
18	reenacted and R.S. 37:2159.1(7) and (8) are hereby enacted to read as follows:
19	§2159.1. Home improvement contracting Contracting; prohibited acts; property
20	insurance
21	The following acts are prohibited by persons or companies performing home
22	improvement contracting services:
23	* * *

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(3) Providing an insured with an agreement authorizing repairs or construction without providing a good faith estimate of the itemized and detailed costs of services and materials for repairs undertaken pursuant to a property damage claim. A contractor shall be considered to have violated the provisions of this Paragraph if a person working on behalf of the contractor including but not limited to a compensated employee or a nonemployee who is compensated by the contractor violates the provisions of this Paragraph. A contractor does not violate this Paragraph if, as a result of the insurer adjusting a claim, the actual cost of repairs differs from the initial estimate. (7) Advertising or soliciting as insurance claims specialists. (8) Advertising or soliciting as providing any insurance claim or policy interpretation related services to an insured. SPEAKER OF THE HOUSE OF REPRESENTATIVES PRESIDENT OF THE SENATE GOVERNOR OF THE STATE OF LOUISIANA

APPROVED:

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