

2026 Regular Session

HOUSE BILL NO. 600

BY REPRESENTATIVE VENTRELLA

INSURANCE: Provides relative to public adjusters

1 AN ACT

2 To amend and reenact R.S. 22:1692(introductory paragraph) and (8)(introductory paragraph)  
3 and (a) and 1703(A) and to enact R.S. 22:1692(8)(c), relative to public adjusters; to  
4 provide for definitions; to restrict certain public adjuster fees; and to provide for  
5 related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1692(introductory paragraph) and (8)(introductory paragraph) and  
8 (a) and 1703(A) are hereby amended and reenacted and R.S. 22:1692(8)(c) is hereby  
9 enacted to read as follows:

10 §1692. Definitions

11 As used in this Part, unless the context requires otherwise, the following  
12 definitions ~~shall be~~ are applicable:

13 \* \* \*

14 (8) "Public adjusting" means ~~either~~ any of the following:

15 (a) Investigating, appraising, or evaluating and reporting to an insured in  
16 relation to a first-party claim for which coverage is provided by an insurance contract  
17 that insures the property of the insured. ~~Public adjusting does not include acting in~~  
18 ~~any manner in relation to claims for damages to or arising out of the operation of a~~  
19 ~~motor vehicle. Public adjusting does not include any activities which may constitute~~

1 ~~the unauthorized practice of law. Nothing in this Part shall be considered as~~  
2 ~~permitting the unauthorized practice of law.~~

3 \* \* \*

4 (c) Acting or aiding, solely in relation to first-party claims arising under  
5 insurance contracts that insure the real or personal property of the insured, on behalf  
6 of an insured in negotiating for, or effecting the settlement of, a claim for loss or  
7 damage covered by an insurance contract. Public adjusting does not include acting  
8 in any manner in relation to claims for damages to or arising out of the operation of  
9 a motor vehicle. Public adjusting does not include any activities which may  
10 constitute the unauthorized practice of law. Nothing in this Part shall be considered  
11 as permitting the unauthorized practice of law.

12 \* \* \*

13 §1703. Public adjuster fees

14 A. A public adjuster may charge the insured a reasonable fee. A public  
15 adjuster shall not solicit for or enter into any contract or arrangement between an  
16 insured and a public adjuster which provides for payment of a fee to the public  
17 adjuster which is contingent upon, or calculated as a percentage of, the amount of  
18 any claim or claims paid to or on behalf of an insured by the insurer ~~and any such~~  
19 ~~contract shall be against public policy and is null and void.~~ which exceeds ten  
20 percent for any catastrophic insurance claim settlement or exceeds fifteen percent for  
21 any insurance claim settlement.

22 \* \* \*

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DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, 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)]

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HB 600 Original

2026 Regular Session

Ventrella

**Abstract:** Revises definition of the term public adjusting. Prohibits certain public adjuster fees.

Present law defines the term public adjusting.

Proposed law retains present law and expands the public adjusting definition.

Proposed law restricts certain public adjuster fees involving claims that exceed 10% for any catastrophic insurance claim settlement or 15% for any insurance claim settlement.

(Amends R.S. 22:1692(intro. para.) and (8)(intro. para.) and (a) and R.S. 22:1703(A); Adds R.S. 22:1692(8)(c))