
DIGEST

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HB 831 Original

2026 Regular Session

Firment

Abstract: Prohibits specified pricing practices pertaining to property damage claims. Designates the act of charging different prices for identical products or services based primarily on insurer involvement as a fraudulent insurance act. Forbids insurers from selectively applying pricing sources when utilizing a primary estimating tool. Outlines exceptions, establishes penalties, grants rulemaking authority, and stipulates applicability to licensed contractors.

Proposed law prohibits any individual from knowingly or intentionally charging two different prices for the same product or service in connection with a property damage claim, where the higher price is predicated on the fact that an insurer will cover all or part of the associated costs.

Proposed law outlines exceptions for pricing established under formal written agreements with insurers, including but not limited to, preferred vendor programs, as well as for adjustments that are based on verifiable differences in the scope of work, materials, labor, or other factors that are not exclusively related to insurer involvement. Violations of this provision are designated as fraudulent insurance acts, subject to penalties and enforcement under current law. Authorizes the commissioner of insurance to promulgate pertinent rules.

Proposed law prohibits insurers from selectively applying pricing sources when adjusting a property damage claim if they rely primarily on a pricing database or estimating tool. Requires consistent use of the primary tool unless deviations are supported by documented, verifiable market data. Provides exceptions for independent appraisals, engineering reports, local market conditions, preferred vendor programs that apply consistent pricing methodologies, and good faith negotiations. Classifies violations committed with such frequency as to indicate a general business practice as unfair methods of competition and unfair or deceptive acts or practices subject to enforcement under present law. Authorizes the commissioner of insurance to adopt rules, including documentation standards.

Proposed law prohibits licensed contractors and subcontractors from engaging in any practice prohibited by proposed R.S. 22:1930 when performing work related to a property damage claim. Makes violations grounds for disciplinary action by the State Licensing Board for Contractors and clarifies that compliant preferred vendor or managed repair arrangements are not restricted.

Proposed law does not create or imply a private right of action.

(Adds R.S. 22:1930 and 1930.1, and R.S. 37:2160.1)