

2026 Regular Session

HOUSE BILL NO. 954

BY REPRESENTATIVE ECHOLS

INSURANCE/AUTOMOBILE: Creates a mandatory right of appraisal for automobile repairs

1 AN ACT

2 To enact R.S. 22:1289.2; relative to create policyholders a mandatory right of appraisal for
3 automobile repairs; to provide for the right of appraisal process; and to provide for
4 related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1289.2 is hereby enacted to read as follows:

7 §1289.2. Automobile insurance policies; mandatory right to appraisal

8 A. All automotive insurance policies, in Louisiana, shall include a Right to
9 Appraisal (RTA) clause, which allows policyholders to resolve disputes over claim
10 valuations through an independent appraisal process.

11 (1) The RTA process shall include two independent appraisers, which
12 includes the following:

13 (a) One of the appraisers chosen by the insurer.

14 (b) One of the appraisers chosen by the policyholder.

15 (c) A neutral umpire to resolve disputes.

16 (2) The RTA process shall follow the processes outlined in R.S. 22:1807.13
17 and R.S. 22:1807.19.

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)]

HB 954 Original

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Echols

Abstract: Creates policyholders a mandatory right of appraisal for automobile repairs.
Provides guidelines for the right of appraisal process.

Proposed law creates a mandatory right of appraisal for policyholders to ensure fairness of automobile repairs.

Proposed law provides guidelines for the right of appraisal process.

(Adds R.S. 22:1289.2)