

2026 Regular Session

SENATE BILL NO. 512

BY SENATOR CATHEY

AUTOMOBILE INSURANCE. Creates a mandatory right of appraisal for automobile repairs. (8/1/26)

1 AN ACT

2 To enact R.S. 22:1289.2, relative to a mandatory right of appraisal for automobile repairs;

3 to provide for a mandatory right of appraisal; to provide for the appraisal process;

4 and to provide for 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 automobile insurance polices issued in this state shall include a**

9 **right to appraisal clause, allowing policyholders to resolve disputes over claim**

10 **valuations through an independent appraisal process.**

11 **B. The right to appraisal process shall consist of all the following:**

12 **(1) One appraiser chosen by the insurer.**

13 **(2) One appraiser chosen by the policyholder.**

14 **(3) One neutral umpire.**

15 **C. The right to appraisal process shall follow the processes provided in**

16 **R.S. 22:1807.13 and 1807.19.**

