
HOUSE COMMITTEE AMENDMENTS

2021 Regular Session

Amendments proposed by House Committee on Insurance to Original House Bill No. 585
by Representative GeymannAMENDMENT NO. 1

On page 1, line 2, change "R.S. 22:1892(A)(1), (3), and (4) and (B)(1) and 1973(C)" to "R.S. 22:1892(B)(1)"

AMENDMENT NO. 2

On page 1, line 3, after "R.S. 22:1892(A)(5)" and before the comma "," delete "and 1897"

AMENDMENT NO. 3

On page 1, at the end of line 5, before "to" insert "and" and delete lines 6 through 8 in their entirety and insert in lieu thereof "provide for related matters."

AMENDMENT NO. 4

On page 1, line 10, change "R.S. 22:1892(A)(1), (3), and (4) and (B)(1) and 1973(C) are" to "R.S. 22:1892(B)(1) is"

AMENDMENT NO. 5

On page 1, line 11, change "and 1897 are" to "is"

AMENDMENT NO. 6

On page 1, delete lines 17 through 20 in their entirety, and on page 2, delete lines 1 through 25 in their entirety and insert in lieu thereof the following:

"A.

* * *

"(5)(a) If an insured provides the insurer with an alternative damage estimate from a Louisiana licensed contractor in which there is a discrepancy in damage estimates equal to or greater than twenty-five percent of the insurer's estimate, the insurer shall do one of the following:

(i) Accept the alternative damage estimate provided by the insured as the agreed upon recalculated damage estimate.

(ii) Negotiate with the insured and agree upon a recalculated damage estimate.

(iii) Conduct a new onsite adjustment within fifteen days of receiving the insured's alternative damage estimate and provide a copy of the adjustment or a structural engineer report to the insured within ten days of completing the adjustment. If, after receiving the insurer's new adjustment or structural engineer report, the insured and the insurer are unable to agree upon a damage estimate and a court later determines that there is a discrepancy of twenty-five percent or greater in the insurer's initial damage estimate and the court's damage estimate, the insured shall be entitled to recover all costs associated with resolving the dispute including but not limited to costs related to hiring a private adjuster or structural engineer.

(b) Nothing in this Paragraph shall preclude the insured from utilizing another applicable provision of law to resolve the dispute."

1 AMENDMENT NO. 7

2 On page 2, line 26, after "within" and before "days" change "fifteen" to "thirty"

3 AMENDMENT NO. 8

4 On page 2, at the beginning of line 29 change "fifteen" to "thirty"

5 AMENDMENT NO. 9

6 On page 3, delete lines 14 through 27 in their entirety