

**HOUSE SUMMARY OF SENATE AMENDMENTS**

**HB 121**

**2025 Regular Session**

**Adams**

INSURANCE: Provides prohibitions relative to public adjusters and home improvement contractors

**Synopsis of Senate Amendments**

1. Removes provisions relative to the crime of a business entity acting as public adjuster without proper licensure.
2. Makes technical changes.

**Digest of Bill as Finally Passed by Senate**

**Abstract:** Prohibits public adjusters and home improvement contractors with respect to insurance claims handling services and processed claims.

Present law (R.S. 22:1706) generally provides standards of conduct for public adjusters and enumerates certain prohibitions.

Proposed law (R.S. 22:1706(H)(11)) retains present law and further prohibits a public adjuster from acting as a contractor or subcontractor or providing construction, roofing, or repair services to the insured in connection with an insurance claim processed by the adjuster.

Proposed law adds prohibitions to present law (R.S. 37:2159.1) regarding property insurance contracts. Prohibits persons from advertising or soliciting as insurance claims specialists or providing any insurance claim or policy interpretation related services to insureds.

(Amends R.S. 22:1706(H)(intro. para.) and R.S. 37:2159.1(3); Adds R.S. 22:1706(H)(11) and R.S. 37:2159.1(7) and (8))