

2017 Regular Session

HOUSE BILL NO. 89

BY REPRESENTATIVE DAVIS

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE CLAIMS: Allows employees of insurance companies that are not licensed claims adjusters to adjust certain losses that do not exceed five hundred dollars

1 AN ACT

2 To amend and reenact R.S. 22:1662(2), relative to claims adjusters; to allow non-licensed
3 claims adjusters to adjust certain losses that do not exceed five hundred dollars; and
4 to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1622(2) is hereby amended and reenacted to read as follows:

7 §1662. General exemptions

8 This Part does not apply to:

9 * * *

10 (2)(a) An employee of an insurer who is not regularly engaged in the
11 adjustment or investigation of insurance claims.

12 (b) An individual employed by an insurer who adjusts a loss not to exceed
13 five hundred dollars or authorizes a payment on a claim for a loss for which there is
14 a specified coverage limit of five hundred dollars or less, arising from a first-party
15 claim under a property and casualty insurance policy.

16 * * *

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 89 Engrossed

2017 Regular Session

Davis

Abstract: Exempts employees of an insurance company who adjusts first-party claims of \$500 or less from licensing requirements for claims adjusters.

Present law requires claims adjusters to obtain a license from the Dept. of Insurance prior to working as a claims adjuster in this state. Present law further provides for certain exemptions from the licensing requirement.

Proposed law adds an additional exemption to the licensing requirement for employees of an insurance company who adjust first party claims that do not exceed \$500.

(Amends R.S. 22:1662(2))

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Clarify that the claim is for a loss with a specified coverage limit of \$500 or less under a property and casualty insurance policy.