SLS 22RS-503

ORIGINAL

2022 Regular Session

SENATE BILL NO. 330

BY SENATOR STINE

INSURANCE CLAIMS. Establishes a registered adjuster database. (1/1/23)

1	AN ACT
2	To enact Part IV of Chapter 13 of Title 22 of the Louisiana Revised Statutes of 1950, to be
3	comprised of R.S. 22:2261 relative to adjusters; to provide a registered adjuster
4	database; to provide for a search for adjusters; to require the Department of
5	Insurance to establish and to maintain the registered adjuster database; to provide for
6	procedures; and to provide for related matters.
7	Be it enacted by the Legislature of Louisiana:
8	Section 1. Part IV of Chapter 13 of Title 22 of the Louisiana Revised Statues of
9	1950, comprised of R.S. 22:2261 is hereby enacted to read as follows:
10	PART IV. REGISTERED ADJUSTER DATABASE
11	<u>§2261. Registered adjuster database</u>
12	A. The Department of Insurance shall maintain a registered adjuster
13	database of an electronic registry for a licensed adjuster and an unlicensed
14	adjuster that shall be prominently displayed on the department's website.
15	B. A license adjuster and an unlicensed adjuster shall provide a
16	photograph that shows the adjuster's face which photo shall be uploaded into
17	the registered adjuster database.

Page 1 of 3 Coding: Words which are struck through are deletions from existing law; words in **boldface type and underscored** are additions.

1	C. The registered adjuster database shall include but not be limited to
2	all of the following items:
3	(1) A search for registered adjusters by first and last name or by license
4	number.
5	(2) Allow a person to view a picture of a registered adjuster.
6	(3) Allow a person to view the license status of a registered adjuster that
7	includes all of the following items:
8	(a) The date the license was obtained and the states in which the adjuster
9	is licensed.
10	(b) Whether the license is active or has expired.
11	(4) Allow a person to view the insurer that employs the adjuster
12	including all of the insurers who have employed or utilized the adjuster and the
13	past dates of employment.
14	(5) Allow a person to view all adjusting firms that have employed or
15	utilized the adjuster and the adjuster's past dates of employment.
16	(6) Allow a person to view the past work history of the adjuster.
17	(7) Allow a person to view any complaints filed with the department that
18	were against the adjuster which shall include any administrative or criminal
19	action that may have been taken against the adjuster.
20	(8) Allow a person to view all other non-privileged information or
21	records the department may have regarding the adjuster.
22	(9) All functions of the registered adjuster database shall be easily
23	understandable for a person who is not familiar with insurance terms.
24	D. The commissioner of insurance may adopt rules and regulations as
25	may be necessary to implement the provisions of this Section.
26	Section 2. This Act shall become effective on January 1, 2023.

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Beth O'Quin.

SB 330 Original

DIGEST 2022 Regular Session

Stine

<u>Proposed law</u> requires the department of insurance (department) to maintain an electronic registry for licensed and unlicensed adjusters that is prominently displayed on the department's website.

<u>Proposed law</u> requires the adjusters to include a photo that can be uploaded to the registered adjuster database (database).

Proposed law requires the database to include but not limited to all of the following:

- (1) Requires a search for registered adjusters to be the first and last name or by license number.
- (2) Allows a person to view a picture of a registered adjuster.
- (3) Allows a person to view the registered adjuster's license status that includes all of the following:
 - (a) The date the license was obtained and the states the adjuster is licensed in.
 - (b) If the license is active or if the licensed is expired.
- (4) Allows a person to view the insurance company the adjuster is employed with and all the insurance companies the adjuster has worked for that includes past dates of employment for the adjuster.
- (5) Allows a person to view all the adjusting firms the adjuster has worked that includes the adjuster's past dates of employment.
- (6) Allows a person to view the past work history of the adjuster.
- (7) Allows a person to view any complaints filed with the department against the adjuster that includes any administrative or criminal actions against the adjuster.
- (8) Allows a person to view all other non-privileged information the department may have records on for the adjuster.
- (9) Requires the database to be easily understandable by the person that may not be familiar with insurance terms.

<u>Proposed law</u> authorizes the commissioner to adopt rules.

Effective on January 1, 2023.

(Adds R.S. 22:2261)