

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 Statutes of  
9 1950, comprised of R.S. 22:2261, is hereby enacted to read as follows:

10 **PART IV. REGISTERED ADJUSTER DATABASE**

11 **§2261. Registered adjuster database**

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 and the photograph shall be uploaded**  
17 **into the registered adjuster database.**

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                   **(c) The number of years the adjuster has adjusted property claims.**

12                   **(d) The number of property claims the adjuster has adjusted over the**  
13                   **past five years.**

14                   **(e) List any certifications earned that is in relation to the adjusting of**  
15                   **claims process.**

16                   **(4) Allow a person to view the insurer that employs the adjuster**  
17                   **including all of the insurers who have employed or utilized the adjuster and the**  
18                   **past dates of employment.**

19                   **(5) Allow a person to view the past work history of the adjuster.**

20                   **(6) Allow a person to view any complaints filed with the department that**  
21                   **were against the adjuster that shall include any administrative or criminal**  
22                   **action that may have been taken against the adjuster.**

23                   **(7) Allow a person to view all other non-privileged information or**  
24                   **records the department may have regarding the adjuster.**

25                   **(8) All functions of the registered adjuster database shall be easily**  
26                   **understandable for a person who is not familiar with insurance terms.**

27                   **D. The commissioner of insurance may adopt rules and regulations as**  
28                   **may be necessary to implement the provisions of this Section.**

29                   Section 2. This Act shall become effective on January 1, 2023.

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

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## DIGEST

SB 330 Engrossed

2022 Regular Session

Stine

Proposed law 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.

Proposed law requires the adjusters to include a photograph 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.
  - (c) The number of years the adjuster has adjusted property claims.
  - (d) The number of property claims the adjuster has adjusted over the past five years.
  - (e) List any certifications earned that is in relation to the adjusting of claims process.
- (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 the past work history of the adjuster.
- (6) Allows a person to view any complaints filed with the department against the adjuster that includes any administrative or criminal actions against the adjuster.
- (7) Allows a person to view all other non-privileged information the department may have records on for the adjuster.
- (8) Requires the database to be easily understandable by the person that may not be familiar with insurance terms.

Proposed law authorizes the commissioner to adopt rules.

Effective on January 1, 2023.

(Adds R.S. 22:2261)

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original bill

1. Makes technical changes.
2. Adds the number of years the adjuster has adjusted property.
3. Adds the number of property claims the adjuster has adjusted over the past five years.
4. Adds a list of any certifications the adjuster has as it relates to the claims process.
5. Removes authority to view all adjusting firms employing the adjuster and past dates of employment.