

2024 Regular Session

HOUSE BILL NO. 656

BY REPRESENTATIVE MENA

INSURANCE CLAIMS: Provides relative to first-party property damage claims

1 AN ACT

2 To amend and reenact R.S. 22:41(14), relative to the policyholder bill of rights; to provide
3 relative to first-party property damage claims; to require insurers to furnish certain
4 field adjuster's reports via electronic delivery; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:41(14) is hereby amended and reenacted to read as follows:

7 §41. Policyholder bill of rights

8 * * *

9 (14)(a) Relative to first-party property damage claims, policyholders shall
10 have the right to request and receive from the insurance company any portion of the
11 claim file, including but not limited to any written reports, estimates, bids, plans,
12 measurements, drawings, engineer reports, contractor reports, statements,
13 photographs, video recordings, or any other documents or communications unless
14 the record that the insurance company prepared or used during its adjustment of the
15 policyholder's claim is legally privileged in accordance with R.S. 22:1964(14). An
16 insurance company may keep confidential adjuster notes, logs, and any other
17 documents or communications prepared in conjunction with a fraud investigation in
18 accordance with R.S. 22:1964(14).

19 (b) Relative to first-party property damage claims, upon receipt from an
20 onsite field adjuster, an insurer shall furnish to the insured the field adjuster's

1 unaltered initial estimate and supporting documents via an online portal or through
2 electronic mail address on file.

3 * * *

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 656 Original

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Mena

Abstract: Requires insurers to provide onsite field adjusters' reports to insureds via electronic delivery.

Present law provides the policyholder bill of rights which requires insurers' delivery of information upon the request of policyholders.

Proposed law retains present law.

With respect to first-party property damage claims, proposed law requires an insurer to provide to the insured an onsite field adjuster's unaltered initial estimate and supporting documents via an online portal or through electronic mail address on file.

(Amends R.S. 22:41(14))