

Regular Session, 2014

HOUSE BILL NO. 302

BY REPRESENTATIVE GREENE

INSURANCE/HOMEOWNERS: Requires insurers to provide to the homeowner certain documentation relative to homeowner insurance claims

1 AN ACT

2 To enact R.S. 22:1896(D), relative to homeowner's insurance; to require that insurers  
3 provide insureds with documentation relative to the adjustment of claims; and to  
4 provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1896(D) is hereby enacted to read as follows:

7 §1896. Right to transparency and integrity in adjustment of property claims

8 \* \* \*

9 D. An insurer shall provide to an insured, within fourteen days of the inquiry  
10 or request, a copy of all documentation relied upon by the insurer in adjusting an  
11 insured's property claim.

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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)]

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Greene

HB No. 302

**Abstract:** Requires insurer to provide to insured within 14 days of request all documentation relied upon by insurer in adjusting insured's property claim.

Present law requires an insurer to respond to all inquiries from an insured regarding the adjustment of a claim within 14 days of inquiry.

Proposed law retains present law but additionally requires the insurer to provide to the insured all documentation relied upon in adjusting the insured's claim.

(Adds R.S. 22:1896(D))