The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Thomas L. Tyler.

DIGEST 2022 Regular Session

Talbot

<u>Proposed law</u> requires the commissioner of insurance to publish a catastrophe claims consumer guide that informs policyholders of the property insurance claims adjustment and payment process.

<u>Proposed law</u> requires that the catastrophe claims consumer guide include all of the following items:

- (1) The determination of coverages available under a property policy.
- (2) The calculation of policy deductibles.

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- (3) An explanation of actual cash value and replacement cost value.
- (4) Policyholder duties in the adjustment and settlement of a claim including the documentation necessary for a satisfactory proof of loss.
- (5) The supplemental claims process.
- (6) The process for filing of a complaint with the commissioner if there is any dissatisfaction with the claim adjustment and payment process.
- (7) Policyholder rights and protections.
- (8) Any other information determined by the commissioner to be beneficial to the policyholder.

<u>Proposed law</u> requires every insurer receiving a property insurance claim arising out of a state of disaster or emergency declared by the governor to provide each claimant with the catastrophe claims consumer guide no later than the initial investigation of a claim by an adjuster.

<u>Proposed law</u> is not to be construed to create or imply a private cause of action nor shall it be construed to curtail a private cause of action that otherwise exists in the absence of <u>proposed law</u>.

Effective January 1, 2023.

(Adds R.S. 22:1897)