
DIGEST

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HB 316 Original

2022 Regular Session

Willard

Abstract: Requires the transmission of certain documents and recordings from insurers to insureds in times of a gubernatorially declared disaster.

Present law provides certain claims settlement practices for property damage claims and prescribes penalties for insurers who violate such practices.

Proposed law retains present law and provides that in the case of a gubernatorially declared disaster, an insurer shall provide the insured a copy of his insurance policy and a copy of the policyholder bill of rights upon initial adjustment of a property damage claim, other than an automobile insurance claim.

Proposed law provides that in the case of a gubernatorially declared disaster, until a settlement has been agreed upon by the insurer and insured, the insurer shall provide the insured with an electronic copy of the following within 30 days of its creation:

- (1) Estimates.
- (2) Bids.
- (3) Plans.
- (4) Measurements.
- (5) Drawings.
- (6) Engineer reports.
- (7) Contractor reports.
- (8) Recordings of communication between the insured and the insurer or the insurer's contractor.
- (9) Any statements or documents that are not privileged that the insurer prepared, had prepared on the insurer's behalf, or used during the adjustment of the claim.

(Adds R.S. 22:1892(A)(6))