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## DIGEST

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HB 856 Original

2022 Regular Session

Geymann

**Abstract:** Provides for an appraisal clause in residential property insurance policies.

Present law provides that beginning Jan. 1, 2022, residential property insurance policies shall contain a provision that outlines a process whereby the amount of a loss may be set through appraisal, if an insurer and insured do not agree on the amount of the loss and the insurer or insured makes a demand for such.

Present law provides that the appraisal provision shall provide that if an insured files a lawsuit against an insurer, relative to a residential property insurance policy, prior to a demand for appraisal, the lawsuit will be held in abatement until the execution of an appraisal award.

Proposed law changes the date that the appraisal provision shall begin to be included in residential property insurance policies from Jan. 1, 2022 to July 1, 2022.

Proposed law provides that the appraisal provision shall provide that if an insured files a lawsuit against an insurer, relative to a residential property insurance policy, prior to a demand for appraisal, the lawsuit will not be held in abatement pending the execution of an appraisal award, and the court of record in which the property is located may set a deadline for timely demanding appraisal or completion of the appraisal.

Effective July 1, 2022.

(Amends R.S. 22:1892(G))