

2023 Regular Session

SENATE BILL NO. 156

BY SENATOR DUPLESSIS

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE POLICIES. Provides that no property insurance policy shall prohibit an insured from hiring a public adjuster. (8/1/23)

1 AN ACT

2 To enact R.S. 22:1274, relative to property insurance; to provide that a property insurance

3 policy not contain a provision that prohibits an insured the right to hire a public

4 adjuster; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1274 is hereby enacted to read as follows:

7 **§1274. Prohibited policy provision**

8 **No insurer shall include a provision in any policy of property insurance**

9 **of any provision that prohibits an insured from hiring a public adjuster for**

10 **services provided pursuant to provisions of this Title.**

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Beth O'Quin.

SB 156 Engrossed DIGEST 2023 Regular Session Duplessis

Present law provides an insurer is authorized to include certain prohibitory provisions in a property insurance policy.

Proposed law retains present law but prohibits a provision that would not allow an insured the right to hire a public adjuster for services as provided by law.

Effective August 1, 2023.

(Adds R.S. 22:1274)