SENATE SUMMARY OF HOUSE AMENDMENTS

SB 156

2023 Regular Session

Duplessis

KEYWORD AND SUMMARY AS RETURNED TO THE SENATE

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

SUMMARY OF HOUSE AMENDMENTS TO THE SENATE BILL

- 1. Exempts commercial insurance policies written by surplus lines insurers from prohibiting insures from including a policy provision that would disallow an insured the right to hire a public adjuster.
- 2. Requires insurers to file required rate filing to the commissioner by Nov. 1, 2023.
- 3. Makes technical changes.

DIGEST OF THE SENATE BILL AS RETURNED TO THE SENATE

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<u>Present law</u> authorizes an insurer to include certain prohibitory provisions in a property insurance policy.

<u>Proposed law</u> retains <u>present law</u> and further prohibits an insurer from including a policy provision that would disallow an insured the right to hire a public adjuster for services as provided by law.

<u>Proposed law</u> exempts commercial insurance policies written by surplus lines insurers from the prohibition in <u>proposed law</u>.

<u>Proposed law</u> requires insurers to file rate filing as provided in <u>present law</u> to the commissioner by Nov. 1, 2023.

Effective August 1, 2023.

(Adds R.S. 22:1274)

Tyler S. McCloud Division 4 Director