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

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## CONFERENCE COMMITTEE REPORT DIGEST

SB 156

2023 Regular Session

Duplessis

### **Keyword and summary of the bill as proposed by the Conference Committee**

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

#### **Report adopts House amendments to:**

1. Exempt commercial insurance policies written by surplus lines insurers from the prohibition that disallows an insured the right to hire a public adjuster.
2. Make technical changes.

#### **Report rejects House amendments which would have:**

1. Required insurers to file a rate filing to the commissioner of insurance by Nov. 1, 2023.
2. Made technical changes.

#### **Report amends the bill to:**

1. Exempt commercial insurance policies written by surplus lines insurers from the prohibition that disallows an insured the right to hire a public adjuster.
2. Make technical changes.

### **Digest of the bill as proposed by the Conference Committee**

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

Proposed law retains present law but prohibits an insurer from including a policy provision that disallows an insured the right to hire a public adjuster for services as provided by law.

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

Effective August 1, 2023.

(Adds R.S. 22:1274)