

2025 Regular Session

HOUSE BILL NO. 121

BY REPRESENTATIVE ADAMS

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

INSURANCE: Provides prohibitions relative to public adjusters and home improvement contractors

1 AN ACT

2 To amend and reenact R.S. 22:1693(G) and 1706(H)(introductory paragraph) and to enact  
3 R.S. 22:1706(H)(11) and R.S. 37:2159.2, relative to property and casualty  
4 insurance; to provide for public adjusters and home improvement contractors; to  
5 provide for prohibitions relative to claims handling services and processed claims;  
6 and to provide for related matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. R.S. 22:1693(G) and 1706(H)(introductory paragraph) are hereby  
9 amended and reenacted and R.S. 22:1706(H)(11) is hereby enacted to read as follows:

10 1693. License required; crime of unauthorized public adjusting

11 \* \* \*

12 G. Any business entity that violates any provision of Subsection D of this  
13 Section or R.S. 37:2159.2 shall be guilty of the crime of unauthorized practice of  
14 public adjusting for a business entity and shall be fined not more than five thousand  
15 dollars for each violation.

16 \* \* \*

17 §1706. Standards of conduct of public adjuster

18 \* \* \*

19 H. Public adjusters shall also adhere to all of the following general  
20 requirements:

21 \* \* \*

1           (11) A public adjuster shall not act as a contractor or subcontractor nor  
2           provide any construction, roofing, or repair services to the insured in connection with  
3           an insurance claim the adjuster has processed.

4           Section 2. R.S. 37:2159.2 is hereby enacted to read as follows:

5           §2159.2. Home improvement contracting; prohibited practices for contractors; roof  
6           repairs or replacement

7           A contractor or subcontractor repairing or replacing the roof of a residential  
8           or commercial property insured in this state shall not advertise, solicit, or provide  
9           insurance claims handling, processing, or any policy interpretation related services  
10          to the insured, including but not limited to contingency contracts, prior to the  
11          insured's initiation of an insurance claim for property damage.

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DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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HB 121 Engrossed

2025 Regular Session

Adams

**Abstract:** Prohibits public adjusters and home improvement contractors with respect to insurance claims handling services and processed claims.

Present law (R.S. 22:1693(G)) provides for business entities acting as public adjusters without proper licensure. Provides that such a business entity is guilty of the crime of unauthorized practice of public adjusting. Further requires such an entity to be fined not more than \$5,000 per violation.

Proposed law retains present law and further provides that a business entity is guilty of the crime of unauthorized practice of public adjusting if the entity violates proposed law (R.S. 37:2159.2), which prohibits a contractor or subcontractor repairing or replacing the roof of a residential or commercial property from advertising, soliciting, or providing insurance claims handling or policy interpretation related services to an insured, including but not limited to contingency contracts, prior to the insured's initiation of a claim for damages.

Present law (R.S. 22:1706) generally provides standards of conduct for public adjusters and enumerates certain prohibitions.

Proposed law (R.S. 22:1706(H)(11)) retains present law and further prohibits a public adjuster from acting as a contractor or subcontractor or providing construction, roofing, or repair services to the insured in connection with an insurance claim processed by the adjuster.

(Amends R.S. 22:1693(G) and 1706(H)(intro. para.); Adds R.S. 22:1706(H)(11) and R.S. 37:2159.2)