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## DIGEST

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HB 121 Reengrossed

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.

Proposed law adds prohibitions to present law (R.S. 37:2159.1) regarding property insurance contracts. Prohibits persons from advertising or soliciting as insurance claims specialists or providing any insurance claim or policy interpretation related services to insureds.

(Amends R.S. 22:1693(G) and 1706(H)(intro. para.) and R.S. 37:2159.1(3); Adds R.S. 22:1706(H)(11) and R.S. 37:2159.1(7) and (8) and 2159.2)

### Summary of Amendments Adopted by House

#### The House Floor Amendments to the original bill:

1. Add prohibitions to present law (R.S. 37:2159.1) regarding property insurance contracts.
2. Prohibit persons from advertising or soliciting as insurance claims specialists.

3. Prohibit persons from advertising or soliciting as providing any insurance claim or policy interpretation related services to insureds.