

2023 Regular Session

HOUSE BILL NO. 287

BY REPRESENTATIVE CORMIER

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

INSURANCE/PROPERTY: Imposes time limitations and documentation requirements upon insurance adjusters

1 AN ACT

2 To amend and reenact R.S. 22:1892(A)(5), relative to the adjustment of insurance claims;
3 to require the issuance of a field adjuster's initial copy of a report; to require the
4 immediate issuance of such report; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1892(A)(5) is hereby amended and reenacted to read as follows:

7 §1892. Payment and adjustment of claims, policies other than life and health and
8 accident; vehicle damage claims; extension of time to respond to claims
9 during emergency or disaster; penalties; arson-related claims suspension

10 A.

11 * * *

12 (5) An insurer shall issue ~~a copy~~ the initial copy of the insurer's field adjuster
13 report, relative to the insured's property damage claim, to the insured ~~within fifteen~~
14 ~~days of receiving a request for such from the insured~~ immediately upon completion
15 of the inspection.

16 * * *

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)]

HB 287 Original

2023 Regular Session

Cormier

Abstract: Requires the immediate issuance of a field adjuster's report.

Present law requires an insurer to furnish the insured with a copy of the insurer's field adjuster report within 15 days of the insured requesting a copy of the report.

Proposed law amends present law to require an insurer to submit the initial copy of its field adjuster's report of the insured's property to the insured immediately after the inspection.

(Amends R.S. 22:1892(A)(5))