

SENATE BILL NO. 190

BY SENATOR SMITH

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

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AN ACT

To amend and reenact R.S. 37:2159.1(7)(a), relative to home improvement contracting; to prohibit contractors from engaging in certain acts related to an insured's property insurance claim; to provide relative to the assignment of any rights, benefits, proceeds, or causes of action of an insured; to provide for terms, requirements, and conditions; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 37:2159.1(7)(a) is hereby amended and reenacted to read as follows:

§2159.1. Home improvement contracting; prohibited acts; property insurance

The following acts are prohibited by persons or companies performing home improvement contracting services:

\* \* \*

(7)(a) Accepting an assignment of any rights, benefits, proceeds, or causes of action of an insured under a property insurance policy prior to completing the work described in the home improvement contract and the property insurer conducting its initial examination of the damage caused by the covered peril. The assignment of any rights, benefits, proceeds, or causes of action shall be limited to the scope of work and fees provided in the home improvement contract, which shall comply with the provisions of R.S. 37:2159.1. **Prior to any payment to a person or company performing home improvement contracting services by the**

