

House Bill 121 became law as Act 144 June 8, 2025 with an effective date of August 1, 2025.

The bill amended the standards of conduct of public adjusters under Louisiana Department of Insurance Revised Statute 22:1706(H) to include:

Public adjusters are prohibited from providing any construction, roofing, or repair services to an insured homeowner in connection with an insurance claim the adjuster has processed.

The commissioner of insurance may place on probation, suspend, revoke, or refuse to issue, renew, or reinstate a public adjuster's license and may levy a fine for each violation of the public adjusters' standards of conduct.

The bill also amended the prohibited acts by a contractor under Louisiana State Licensing Board for Contractors Revised Statute 37:2159.1 to include:

Contractors are prohibited from providing an insured homeowner with an agreement authorizing repairs or construction without providing a good faith estimate of the itemized and detailed costs of services and materials for repairs undertaken pursuant to a property damage claim.

Contractors are prohibited from advertising or soliciting homeowners as insurance claims specialists.

Contractors are prohibited from advertising or soliciting as providing any insurance claim or policy interpretation related services to an insured homeowner.

The state licensing board may fine the contractor based on the total contract or the value of the work bid or being performed for which there is a violation. In addition to revocation or suspension of license, a cease and desist order and/or formal suit may follow.