

# ACT No. 144

2025 Regular Session

HOUSE BILL NO. 121

BY REPRESENTATIVE ADAMS

1 AN ACT

2 To amend and reenact R.S. 22:1706(H)(introductory paragraph) and R.S.  
3 37:2159.1(introductory paragraph) and (3) and to enact R.S. 22:1706(H)(11) and  
4 R.S. 37:2159.1(7) and (8), relative to property and casualty insurance; to provide for  
5 public adjusters; to provide for prohibited acts; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

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

9 §1706. Standards of conduct of public adjuster

10 \* \* \*

11 H. Public adjusters shall also adhere to all of the following general  
12 requirements:

13 \* \* \*

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

17 Section 2. R.S. 37:2159.1(introductory paragraph) and (3) are hereby amended and  
18 reenacted and R.S. 37:2159.1(7) and (8) are hereby enacted to read as follows:

19 §2159.1. ~~Home improvement contracting~~ Contracting; prohibited acts; property  
20 insurance

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

23 \* \* \*

1           (3) Providing an insured with an agreement authorizing repairs or  
2           construction without providing a good faith estimate of the itemized and detailed  
3           costs of services and materials for repairs undertaken pursuant to a property damage  
4           claim. A contractor shall be considered to have violated the provisions of this  
5           Paragraph if a person working on behalf of the contractor including but not limited  
6           to a compensated employee or a nonemployee who is compensated by the contractor  
7           violates the provisions of this Paragraph. A contractor does not violate this  
8           Paragraph if, as a result of the insurer adjusting a claim, the actual cost of repairs  
9           differs from the initial estimate.

\* \* \*

(7) Advertising or soliciting as insurance claims specialists.

12           (8) Advertising or soliciting as providing any insurance claim or policy  
13           interpretation related services to an insured.

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

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PRESIDENT OF THE SENATE

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GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: \_\_\_\_\_