



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER

DIRECTIVE 219

TO: ALL AUTHORIZED INSURERS AND SURPLUS LINES INSURERS
DOING BUSINESS IN LOUISIANA

FROM: JAMES J. DONELO, COMMISSIONER OF INSURANCE

RE: ANTI-PUBLIC ADJUSTER CLAUSES IN POLICY PROVISIONS OR
ENDORSEMENTS

DATE: JANUARY 24, 2022

All authorized insurers and surplus lines insurers (collectively insurers) doing business in Louisiana are hereby directed to comply with La. R.S. 22:1704(E)(2), which grants insureds the right to hire a public adjuster to help meet obligations under their insurance policy. Insurers, as defined in La. R.S. 22:46(10), include every person engaged in the business of making contracts of insurance.

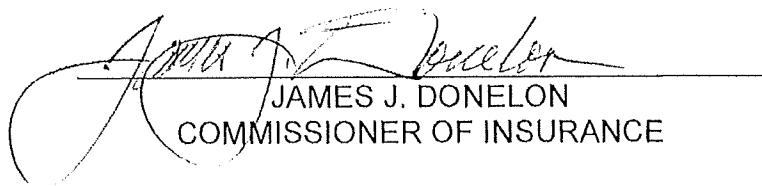
It has come to the attention of the Louisiana Department of Insurance that some insurers are attempting to prohibit the use of public adjusters by insureds in their policy provisions by endorsements to their policies. The anti-public adjuster clauses attempt to prohibit insureds from hiring, engaging, retaining, contracting with, or otherwise utilizing the services of a public adjuster. The prohibition contained in these endorsements or any other policy provision directly contravenes La. R.S. 22:1704(E)(2), which grants insureds the right to hire a public adjuster.

You are hereby directed to review all of your policy forms and endorsements to ensure compliance with La. R.S. 22:1704(E)(2).

If there are any questions or concerns regarding Directive 219, please contact the Deputy Commissioner of the Office of Property and Casualty electronically at public@ldi.la.gov.

Please be governed accordingly.

Baton Rouge, Louisiana, this 24th day of January, 2022.



JAMES J. DONELO
COMMISSIONER OF INSURANCE