Louisiana UPPA State Reference

Primary Statute Citation: La. R.S. 22:1692(7)–(8) (definitions), 22:1693 (license required; crime of unauthorized public adjusting) and 22:1706 (public adjuster conduct); La. R.S. 37:2159.1(2) (contractors), 37:2158(A)(6) and 37:2164(A) (Contractors Board enforcement); La. R.S. 14:2(A)(4) (felony classification).

Penalty Severity: Felony (La. R.S. 14:2(A)(4)). Crime of unauthorized public adjusting: natural persons may face imprisonment at hard labor up to two years, up to $1,000 fine, or both (R.S. 22:1693(F)); business entities face up to $5,000 per violation (R.S. 22:1693(G)).

Statutory Reading (Summary): A person may not act or hold himself out as a public adjuster in Louisiana without a public adjuster license (R.S. 22:1693(A)), and only licensees may directly or indirectly solicit business or investigate or adjust losses for the insured (§ 22:1693(C)). A business entity acting as a public adjuster must obtain its own license (§ 22:1693(D)). Attorneys and persons employed only to obtain facts or furnish technical assistance are exempt (§ 22:1693(E)). Contractors may not adjust claims as public adjusters (R.S. 37:2159.1(2)), and public adjusters may not act as contractors (R.S. 22:1706(H)(11)).

Exact Penalty Language and Guidance

La. R.S. 22:1693(A) and (C)

> *"A. A person shall not act or hold himself out as a public adjuster in this state unless the person is licensed as a public adjuster in accordance with this Part.*
>
> *. . .*
>
> *C. Only persons licensed under this Part shall directly or indirectly solicit business, investigate or adjust losses for another person engaged in the business of adjusting losses or damages covered by an insurance policy, for the insured."*

La. R.S. 22:1693(F)(1)

> *"Any natural person who violates any provision of Subsection A or C of this Section shall be guilty of the crime of the unauthorized practice of public adjusting and shall be subjected to a term of imprisonment at hard labor for not more than two years or fined not more than one thousand dollars, or both."*

La. R.S. 22:1693(F)(2)

> *"Any natural person who participates or assists any business entity in violating any provision of Subsection D of this Section shall be guilty of the crime of unauthorized practice of public adjusting and shall be subjected to a term of imprisonment at hard labor for not more than two years or fined not more than one thousand dollars, or both."*

La. R.S. 22:1693(G)

> *"Any business entity that violates any provision of Subsection D of this Section shall be guilty of the crime of unauthorized practice of public adjusting for a business entity and shall be fined not more than five thousand dollars for each violation."*

La. R.S. 14:2(A)(4)

> *"(4) "Felony" is any crime for which an offender may be sentenced to death or imprisonment at hard labor."*

Penalty Structure: UPPA-specific crime. Section 22:1693(F) addresses natural persons and those assisting an unlicensed entity; subsection G addresses a business entity's unauthorized-practice crime. These are direct public-adjuster-specific criminal provisions, and because hard labor may be imposed, the natural-person offense is a felony (R.S. 14:2(A)(4)).

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Contractor Specific Enforcement

Explicit. R.S. 22:1706(H)(11), added by Acts 2025, No. 144 (H.B. 121; effective August 1, 2025), prohibits a public adjuster from acting as a contractor or subcontractor or providing construction, roofing or repair services on an insurance claim the adjuster processed. Other subsections restrict soliciting work for contractors and accepting compensation from them (R.S. 22:1706(F)–(G)). Contractors, in turn, may not adjust a property insurance claim on behalf of an insured as a public adjuster, or advertise or solicit such services, and violations by a contractor's employees or compensated agents are attributed to the contractor (R.S. 37:2159.1(2)); the Contractors Board may revoke, suspend or refuse to renew the license, issue cease-and-desist orders and impose fines for failure to comply with the chapter (R.S. 37:2158(A)(6)), and may impose a fine of up to 10 percent of the contract or work value after notice and a hearing (R.S. 37:2164(A)).

La. R.S. 37:2159.1(2)

"The following acts are prohibited by persons performing contracting services:

. . .

(2) Adjusting a property insurance claim on behalf of an insured as a public adjuster, as defined in R.S. 22:1692, or advertising or soliciting such services. A contractor shall be considered to have violated the provisions of this Paragraph if a person working on behalf of the contractor, including but not limited to a compensated employee or a nonemployee who is compensated by the contractor, violates the provisions of this Paragraph."

La. R.S. 37:2164(A) (excerpt)

"A. Any person who violates any provision of this Chapter shall, after notice and a hearing, be liable to the board for a fine of up to ten percent of the total contract or the value of the work bid or being performed for which there is a violation."

La. R.S. 22:1706(H)(11)

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

. . .

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

Definition of a Public Adjuster

R.S. 22:1692(7)–(8) defines a public adjuster as any person who, for any direct or indirect compensation, engages in public adjusting: investigating, appraising, or evaluating and reporting to an insured in relation to a first-party property claim, or advertising, soliciting business or representing oneself to the public as a public adjuster of first-party property claims. Motor vehicle claims and the unauthorized practice of law are excluded, and R.S. 22:1693(E) lists further license exemptions.

La. R.S. 22:1692(7)–(8)

"(7) "Public adjuster" means any person who, for any compensation, direct or indirect, engages in public adjusting.

(8) "Public adjusting" means either of the following:

(a) Investigating, appraising, or evaluating and reporting to an insured in relation to a first-party claim for which coverage is provided by an insurance contract that insures the property of the insured. Public adjusting does not include acting in any manner in relation to claims for damages to or arising out of the operation of a motor vehicle. Public adjusting does not include any activities which may constitute the unauthorized practice of law. Nothing in this Part shall be considered as permitting the unauthorized practice of law.

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(b) Advertising for employment as a public adjuster of insurance claims or soliciting business or representing himself to the public as a public adjuster of first-party insurance claims for losses or damages arising out of policies of insurance that insure real or personal property."

Matrix Verification

Adds the felony classification (R.S. 14:2(A)(4)), entity penalties (R.S. 22:1693(G)), the express 2025 repair-services prohibition (R.S. 22:1706(H)(11)) and the contractor prohibition in R.S. 37:2159.1(2) to the matrix's criminal summary.

Reviewed October 25, 2026. Statutory excerpts are selected passages; summaries do not replace the full law or its exceptions. This page is for general educational purposes and is not legal advice.

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