RÉSUMÉ DIGEST

ACT 320 (HB 826) **2026 Regular Session** **Green**

Prior law (R.S. 22:1598) established certain restrictions and conditions governing referrals related to insurance products, including compensation for such referrals. Existing law permits individuals or entities without a license to sell insurance to refer customers to licensed individuals or entities.

New law retains the provisions of existing law while further clarifying that unlicensed individuals or entities may effectuate referrals by providing contact information such as telephone numbers, electronic mail addresses, or websites, or by directly referring a customer to a licensed individual or insurance company, including affiliates and partners, that offers or provides opinions or advice regarding insurance products.

Existing law expressly prohibits the structure of referral compensation as a sales commission or contingent upon the customer's purchase of insurance. New law maintains this prohibition and explicitly states that compensation for referrals not be predicated on the customer's application for or eventual acquisition of insurance.

Effective August 1, 2026.

(Amends R.S. 22:1598(A) and (B))