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## DIGEST

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HB 752 Original

2018 Regular Session

Huval

**Abstract:** Provides for the use of motor vehicle reports procured by a licensed producer or insurance agency in the quoting and underwriting of personal lines automobile insurance.

Present law prohibits an insurer from charging any fee, compensation, or consideration for insurance which is not included in the premium quoted to the insured and the premium specified in the policy delivered to the insured, except for the premium tax on a surplus lines policy, reimbursement for the producer's expenses, and any agency fee.

Proposed law retains present law.

Present law authorizes the producer to receive reimbursement from the insured for expenses incurred by the producer directly related to the insurance coverage for the insured and to charge a reasonable agency fee related to the services provided by the producer.

Proposed law retains present law.

Proposed law requires any insurer doing business in this state to accept a current copy of any motor vehicle report procured by a licensed producer or licensed insurance agency on behalf of a client in the quoting and underwriting of personal lines automobile insurance. Proposed law further provides that the motor vehicle report shall be deemed current if the report was issued within 15 days of the requested quote.

Proposed law prohibits an insurer who chooses to procure a motor vehicle report after having been provided with a current motor vehicle report by a producer or agency from passing that cost on to the producer, agency, client, or insured.

Proposed law authorizes an insurer who did not receive a current motor vehicle report from an agency or producer with the request for a quote to procure any necessary motor vehicle report. Proposed law further authorizes the insurer to provide the producer or agency with a current copy of the motor vehicle report and charge the actual cost of the motor vehicle report to the producer or agency seeking the quote.

Proposed law authorizes the producer or agency to charge the client the actual cost of the motor vehicle report.

(Amends R.S. 22:855(B)(2)(d); Adds R.S. 22:855(B)(2)(e))