

2018 Regular Session

HOUSE BILL NO. 752

BY REPRESENTATIVE HUVAL

INSURANCE/AUTOMOBILE: Provides relative to motor vehicle reports required to obtain an insurance premium quote

1 AN ACT

2 To amend and reenact R.S. 22:855(B)(2)(d) and to enact R.S. 22:855(B)(2)(e), relative to
3 requests for automobile insurance premium quotes; to provide for motor vehicle
4 reports; to provide for payment of costs; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:855(B)(2)(d) is hereby amended and reenacted and R.S.
7 22:855(B)(2)(e) is hereby enacted to read as follows:

8 §855. Quoted premium shall include all charges; dollar amount required

9 * * *

10 (B)

11 * * *

12 (2)

13 * * *

14 (d)(i) Any insurer doing business in this state shall accept a current copy of
15 any motor vehicle report procured by a licensed producer or licensed insurance
16 agency on behalf of a client in the quoting and underwriting of automobile insurance.
17 The motor vehicle report shall be deemed current if the report was issued within
18 fifteen 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))

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Make proposed law applicable to commercial lines.