

2026 Regular Session

HOUSE BILL NO. 826

BY REPRESENTATIVE GREEN

INSURANCE: Provides relative to referrals for sales of insurance

1 AN ACT

2 To amend and reenact R.S. 22:1598(A) and (B), relative to insurance; to provide with
3 respect to referrals for sales and information of insurance products; to provide for
4 compensation; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1598(A) and (B) are hereby amended and reenacted to read as
7 follows:

8 §1598. Referrals

9 A. Any person or entity ~~who is~~ not licensed to sell insurance may refer a
10 customer to a person, or the telephone number of a person, who sells or provides
11 consumer by telephone number, electronic mail address, or website or provide a
12 direct referral to a person or an insurance company, including affiliates or partners,
13 that sells or provides opinions or advice on any insurance product.

14 B. Any compensation received by the person or entity making a referral
15 provided for in Subsection A of this Section shall not be in the form of a sales
16 commission ~~and shall not be~~ nor based on the ~~application by the customer or~~
17 consumer's eventual purchase of insurance.

18 * * *

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 826 Original

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Abstract: Authorizes additional means for insurance referrals and modifies prohibitions related to compensation.

Present law authorizes persons unlicensed to sell insurance to refer customers to individuals who sell or provide opinions or advice on insurance products. Authorizes referral by telephone number.

Proposed law retains present law but also authorizes an entity to refer as described in present law. Further authorizes a person or entity to refer by electronic mail address or website or by direct referral to an insurance company and any affiliates or partners.

Present law prohibits a person's referral compensation in the form of a sales commission or on a basis connected to the customer's application for insurance.

Proposed law applies present law compensation provisions to entities providing referrals. Changes present law to prohibit compensation based on the referred person's eventual purchase of insurance. Otherwise retains present law.

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