
DIGEST

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HB 826 Original

2026 Regular Session

Green

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))