

2026 Regular Session

HOUSE BILL NO. 929

BY REPRESENTATIVE FIRMENT

INSURANCE: Creates the Louisiana Motor Vehicle Glass Law

1 AN ACT

2 To enact R.S. 22:1902(A)(12), 1964(31) and 1964.1, relative to unfair trade practices in the
3 business of insurance; to provide for definitions; to prohibit certain unfair trade
4 practices regarding the repair or replacement of motor vehicle glass; to require
5 disclosures and notices related to the repair or replacement of motor vehicle glass
6 and the calibration of advanced driver assistance systems; to provide for penalties;
7 to provide for insurer-permitted practices; to provide for effectiveness; and to
8 provide for related matters.

9 Be it enacted by the Legislature of Louisiana:

10 Section 1. R.S. 22:1902(A)(12), 1964(31), and 1964.1 are hereby enacted to read as
11 follows:

12 §1902. Transacting a business of insurance by unauthorized insurer defined

13 A. Any of the following acts in this state, effected by mail or otherwise, by
14 an unauthorized insurer or by any person acting with actual or apparent authority of
15 the insurer, on behalf of the insurer, is deemed to constitute the transaction of an
16 insurance business in or from this state:

17 * * *

18 (12) The repair or replacement of motor vehicle glass which is done in a
19 manner that violates R.S. 22:1964.1.

20 * * *

1 §1964. Methods, acts, and practices which are defined as unfair or deceptive

2 The following are declared to be unfair methods of competition and unfair
3 or deceptive acts or practices in the business of insurance:

4 * * *

5 (31) Any violation of R.S. 22:1964.1, regarding the repair or replacement of
6 motor vehicle glass.

7 * * *

8 §1964.1. Louisiana Motor Vehicle Glass Law; unfair insurance trade practice;
9 prohibited acts; violations and penalties

10 A. As used in this Part, the following words shall have the meanings ascribed
11 to them in this Section unless the context clearly indicates otherwise:

12 (1) "Advanced driver assistance system" means any motor vehicle electronic
13 safety system, as detailed in the applicable version of SAE International's SAE J3016
14 Levels of Driving Automation, or its relevant successor, that is designed to support
15 the driver and motor vehicle in a manner intended to increase motor vehicle safety
16 and reduce losses associated with motor vehicle crashes.

17 (2) "Motor vehicle glass" means the glass and non-glass parts associated
18 with the replacement of the glass used in the windshield, doors, or windows of a
19 motor vehicle.

20 (3) "Motor vehicle glass repair shop" means any person, including the
21 person's employees and agents, that for compensation engages in the repair or
22 replacement of damaged motor vehicle glass.

23 (4) "Repair or replacement of motor vehicle glass" means and includes but
24 is not limited to the inspection, repairing, restoring, or replacing of damaged motor
25 vehicle glass and the calibrating or recalibrating of an advanced driver assistance
26 system when an incident requires the replacement of damaged motor vehicle glass.

1 B. A motor vehicle glass repair shop or any other person who is
2 compensated for the solicitation of insurance claims shall not engage in any of the
3 following unfair trade practices:

4 (1) Offer a rebate, gift, gift card, cash, coupon, fee, prize, bonus, payment,
5 incentive, inducement, or any other thing of value to any insured, insurance
6 producer, or other person in exchange for directing or making a claim under a motor
7 vehicle insurance policy for a repair or replacement of damaged motor vehicle glass.

8 (2) Charge fees and costs to an insured for the repair or replacement of
9 damaged motor vehicle glass, including but not limited to the calibration or
10 recalibration of an advanced driver assistance system, which are higher than those
11 fees and costs reasonably and customarily charged in this state.

12 (3) Submit false, misleading, or incomplete documentation or information
13 to an insured or an insured's insurer, including any agent of the insured or insurer,
14 for a repair or replacement of damaged motor vehicle glass.

15 (4) Advise an insured to falsify the date of damage or to misrepresent the
16 geographical area where the repair or replacement work was conducted, in relation
17 to an insured's claim or potential claim for the repair or replacement of damaged
18 motor vehicle glass, which results or would result in a higher insurance payment or
19 a change in insurance coverage status.

20 (5) Falsely sign a work order or other insurance-related form relating to an
21 insured's claim, or potential claim, for a repair or replacement of damaged motor
22 vehicle glass.

23 (6) Misrepresent to an insured or the insured's insurer, including any agent
24 of the insured or insurer, the price of a proposed repair or replacement of damaged
25 motor vehicle glass.

26 (7) State that an insured's insurer has approved a repair or replacement of
27 damaged motor vehicle glass without verifying coverage directly with, or obtaining
28 approval directly from, the insurer or the insurer's agent and obtaining confirmation
29 of the coverage or approval by written or recorded communication.

1 (8) State that a repair or replacement of damaged motor vehicle glass will
2 be paid for entirely by an insurer and at no cost to the insured unless the coverage
3 has been verified by the insurer or the insurer's agent.

4 (9) Do any of the following relative to an insured's claim or potential claim
5 for the repair or replacement of damaged motor vehicle glass:

6 (a) Damage, or encourage an insured to damage, the motor vehicle in order
7 to increase the scope of the repair or replacement of damaged motor vehicle glass.

8 (b) Perform work that is clearly and substantially beyond the level of work
9 necessary to restore the motor vehicle to a safe pre-damaged condition in accordance
10 with accepted or approved reasonable and customary techniques for the repair or
11 replacement of damaged motor vehicle glass.

12 (c) Misrepresent the motor vehicle glass repair shop's relationship to an
13 insured or the insured's agent.

14 (d) Perform any other act that constitutes fraud or misrepresentation.

15 (10) Contract with a person for the repair or replacement of damaged motor
16 vehicle glass to be paid for pursuant to a first-party insurance policy until all of the
17 following qualifications have been satisfied:

18 (a) The person has made a first-party claim for the repair or replacement of
19 damaged motor vehicle glass pursuant to a motor vehicle insurance policy.

20 (b) The motor vehicle glass repair shop has received a claim or referral
21 number for the claim referenced in Subparagraph (a) of this Paragraph.

22 (c) The motor vehicle glass repair shop has provided written notification to
23 the insured regarding the presence of an advanced driver assistance system in the
24 motor vehicle. If such a system is present, the motor vehicle glass repair shop shall
25 do all the following:

26 (i) Notify the insured, in writing, whether calibration or recalibration of the
27 motor vehicle's advanced driver assistance system is needed after a motor vehicle
28 glass repair or replacement as recommended by the vehicle manufacturer.

1 (ii) Notify the insured, in writing, whether the motor vehicle glass repair
2 shop intends to calibrate or recalibrate the advanced driver assistance system in a
3 manner that meets the motor vehicle manufacturer's specifications.

4 (iii) Notify the insured, in writing, that the motor vehicle should be taken to
5 the vehicle manufacturer's certified dealership or a qualified specialist capable of
6 performing the calibration or recalibration if the motor vehicle glass repair shop is
7 not capable of performing or does not intend to perform a calibration or recalibration
8 as described in Item (ii) of this Subparagraph.

9 (11) Calibrate or recalibrate a motor vehicle's advanced driver assistance
10 system without providing written notice to the insured upon completion as to
11 whether the calibration or recalibration was successful according to the motor
12 vehicle manufacturer's specifications and as to whether the motor vehicle should be
13 taken to the vehicle manufacturer's certified dealership or a qualified specialist if the
14 calibration or recalibration was not successful.

15 (12)(a) Repair or replace damaged motor vehicle glass without first
16 providing the insured a written, good faith estimate of the fees and costs that are
17 anticipated to be charged to the insured by the motor vehicle glass repair shop.

18 (b) Notwithstanding Subparagraph (a) of this Paragraph, a motor vehicle
19 glass repair shop shall provide the insured an itemized invoice and receipt upon
20 payment for the completion of the repair or replacement of the damaged motor
21 vehicle glass.

22 C. A motor vehicle glass repair shop that either knowingly, regularly, or
23 consistently engages in any of the acts prohibited by Subsection B of this Section
24 shall be deemed to be engaged or engaging in an unfair trade practice in the business
25 of insurance and shall be in violation of and subject to the penalties provided for in
26 this Part.

27 D. Nothing in this Section shall be construed to prohibit an insurer or
28 producer from engaging in any of the following business practices:

advanced driver assistance systems. Clarifies insurer-permitted practices. Outlines penalties for non-compliance.

Present law defines certain acts as constituting the transaction of insurance by an unauthorized insurer and identifies unfair methods of competition, deceptive acts, or practices in the business of insurance.

Proposed law provides that violations of proposed law governing the repair or replacement of motor vehicle glass constitute both the transaction of insurance by an unauthorized insurer and an unfair or deceptive insurance trade practice.

Proposed law defines "motor vehicle glass," "motor vehicle glass repair shop," "repair or replacement of motor vehicle glass," and "advanced driver assistance system."

Proposed law prohibits a motor vehicle glass repair shop or any person compensated for the solicitation of insurance claims from engaging in specific acts.

Proposed law stipulates that a motor vehicle glass repair shop that knowingly, regularly, and consistently engages in prohibited acts is deemed to be involved in an unfair trade practice and is subject to penalties applicable to unfair, deceptive acts, or practices in the business of insurance.

Proposed law clarifies that insurers and producers are permitted to recommend repair shops, explain coverage options, and maintain networks of repair shops. An insured party submitting a first-party claim is not obligated to utilize any specific repair facility in order to receive policy benefits.

Proposed law prohibits an insured from assigning, delegating, or transferring any duties, rights, or benefits under an insurance policy covering the repair or replacement of motor vehicle glass. Provides that any contract entered into in violation of this prohibition is void and unenforceable. Specifies that proposed law does not prevent an insured from authorizing or directing payment to, or paying, a person for services or materials covered under such a policy.

Proposed law provides for penalties and violations.

Effective upon signature of governor or lapse of time for gubernatorial action.

(Adds R.S. 22:1902(A)(12), 1964(31), and 1964.1)