

2026 Regular Session

HOUSE BILL NO. 945

BY REPRESENTATIVE ECHOLS

INSURANCE/AUTOMOBILE: Requires transparency of automobile repairs

1 AN ACT

2 To enact R.S. 22:1289.2, relative to transparency of automobile repairs; to prohibit insurers
3 from steering policyholders; to provide for repair shop transparency; to provide for
4 insurer liability; to provide definitions; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1289.2 is hereby enacted to read as follows:

7 §1289.2. Automobile repairs; insurers prohibition; liability transparency for repair
8 shops; insurer liability

9 A. For purposes of this Section, the following terms have the meanings
10 ascribed to them:

11 (1) "Steering" has the same meaning as provided in R.S. 40:2870.

12 B. An insurer shall disclose all of the following to a policyholder:

13 (1) The right to choose his own repair shop and services.

14 (2) Preferred repair shops and services are optional.

15 C. An insurer is prohibited from all of the following;

16 (1) Offering incentives or discounts to policyholders for using preferred
17 shops.

18 (2) Requiring policyholders to use preferred repair shops or services.

19 (3) Steering policyholders towards preferred repair shops or service
20 providers.

1 D.(1) A repair shop shall obtain written consent from policyholders before
2 using non-recommended parts or procedures.

3 (2) Repair shops shall disclose when Original Equipment Manufacturer parts
4 or non-standard procedures are used.

5 (3) A policyholder shall sign a release acknowledging the risks and accepting
6 liability for the use of such parts or procedures.

7 (4) If the insurer pressures the consumer into accepting substandard repairs,
8 liability for any resulting safety issues shall fall on the insurer.

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 945 Original

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Echols

Abstract: Provides transparency for automobile repairs. Prohibits insurers from steering policyholders towards preferred shops or services. Requires repair shops to obtain effective consent of policyholders prior to using certain services or procedures for repairs. Requires repair shops to disclose that certain parts were used in the repair process.

Proposed law provides transparency for automobile repairs.

Proposed law prohibits insurers from steering policyholders towards preferred shops or services.

Proposed law requires repair shops to obtain effect consent of policyholders prior to using non-recommended services or procedures.

Proposed law requires repair shops to disclose when non Original Equipment Manufacturer parts or non-standard procedures are used.

Proposed law establishes liability of the insurer.

(Adds R.S. 22:1289.3)