

Regular Session, 2014

HOUSE BILL NO. 1163

BY REPRESENTATIVE KATRINA JACKSON

INSURANCE: Requires an insurer who obtains a consumer's credit report to provide a copy of the credit report to the applicant

1 AN ACT

2 To enact R.S. 22:1508(C), relative to disclosure of credit reports obtained by an insurer; to  
3 require an insurer writing personal insurance who obtains a copy of a credit report  
4 to provide a copy to the consumer; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1508(C) is hereby enacted to read as follows:

7 §1508. Initial notification

8 \* \* \*

9 C. An insurer writing personal insurance who obtains a copy of a credit  
10 report pursuant to this Subpart shall provide a copy of the credit report to the  
11 consumer.

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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)]

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Katrina Jackson

HB No. 1163

**Abstract:** Requires that an insurer writing personal insurance who obtains a credit report shall provide a copy of the report to the consumer.

Present law provides that an insurer writing personal insurance shall disclose to the applicant or insured that it may obtain credit information, including a credit report, on the applicant or insured.

Proposed law retains present law and further provides that an insurer writing personal insurance who obtains a credit report shall provide a copy of the report to the consumer.

(Adds R.S. 22:1508(C))