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## DIGEST

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HB 217 Engrossed

2017 Regular Session

Jordan

**Abstract:** Makes certain provisions of the Insurance Code regulating unfair competition and unfair trade practices applicable to vehicle mechanical breakdown insurers.

Present law provides that all licensed vehicle mechanical breakdown insurers are subject only to the specific provisions governing vehicle mechanical breakdown insurers in Title 22 of the La. Revised Statutes of 1950, and are exempt from the applicability of all other provisions of Title 22, except where such laws are specifically incorporated by reference into the provisions governing vehicle mechanical breakdown insurers.

Proposed law retains present law and specifically incorporates by reference the provisions of R.S. 22:1961-1963, 1964(1)-(7), (12)-(14), (16)-(18), and (25), and 1967-1971, defining unfair trade practices and authorizing the commissioner of insurance to investigate unfair trade practices, hold hearings on suspected violations, impose penalties for violations, issue cease and desist orders as applicable, and provide civil immunity for good faith reporting of suspected unfair trade practices.

Effective July 1, 2017.

(Adds R.S. 22:373(C))

### Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Make applicable to vehicle mechanical breakdown insurers additional specific provisions of Title 22 governing unfair competition and unfair trade practices, including R.S. 22:1961-1963, 1964(1)-(7), (12)-(14), (16)-(18), and (25).