

ACT No. 327

2026 Regular Session

HOUSE BILL NO. 929

BY REPRESENTATIVES FIRMENT AND GREEN

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

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

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

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

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

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

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

29 (1) Offer a rebate, gift, gift card, cash, coupon, fee, prize, bonus, payment,
30 incentive, inducement, or any other thing of value to any insured, insurance

1 ~~producer, or other person in exchange for directing or making a claim under a motor~~
2 ~~vehicle insurance policy for a repair or replacement of damaged motor vehicle glass.~~

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

27 (iii) Notify the insured, in writing, that the motor vehicle should be taken to
28 the vehicle manufacturer's certified dealership or a qualified specialist capable of
29 performing the calibration or recalibration if the motor vehicle glass repair shop is

1 not capable of performing or does not intend to perform a calibration or recalibration
 2 as described in Item (ii) of this Subparagraph.

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

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

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

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

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

23 (1) Recommending a motor vehicle glass repair shop to an insured.
 24 However, an insured that makes a first-party claim for the repair or replacement of
 25 damaged motor vehicle glass pursuant to a motor vehicle insurance policy shall not
 26 be required to use a particular motor vehicle glass repair shop or recalibration facility
 27 to receive claim payments or other policy benefits.

28 (2) Providing an explanation to an insured of available coverage or
 29 applicable liability limits pursuant to any insurance policy.

30 (3) Maintaining a network of motor vehicle glass repair shops.

1 E.(1) An insured shall not, either prior to or after a claim or covered loss,
 2 assign, delegate, or transfer, in whole or in part, to any other person the insured's
 3 duties, rights, or benefits pursuant to an insurance policy covering the repair or
 4 replacement of motor vehicle glass.

5 (2) Any contract entered into in violation of this Subsection shall be void and
 6 unenforceable. However, nothing in this Subsection shall be construed to prohibit
 7 an insured from authorizing, directing payment to, or paying a person for services,
 8 materials, or any other thing which may be or is covered pursuant to an insurance
 9 policy covering the repair or replacement of motor vehicle glass.

10 Section 2. This Act shall become effective upon signature by the governor or, if not
 11 signed by the governor, upon expiration of the time for bills to become law without signature
 12 by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If
 13 vetoed by the governor and subsequently approved by the legislature, this Act shall become
 14 effective on the day following such approval.

 SPEAKER OF THE HOUSE OF REPRESENTATIVES

 PRESIDENT OF THE SENATE

 GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: _____