BILL SUMMARY 1st Session of the 59th Legislature

Bill No.:	HB 3168
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Author:	Rep. Kerbs
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Research Analysis

The proposed committee substitute for HB 3168 prohibits insurers from requiring claimants to use methods other than personal inspection, such as photographs or telephone calls, to obtain an estimate. Insurers must also obtain consent from the policyholder for every claim filed or state their preferred method for filing claims in a policyholder-initiated addendum attached to the policy.

Prepared By: Autumn Mathews

Fiscal Analysis

HB 3168 prohibits insurers requiring an estimate for motor vehicle repairs in any manner other than an actual personal inspection, including photographs and telephone calls, without receiving the claimant's consent. Insurers must receive consent for every individual claim filed unless the claimant has provided consent in an attached addendum to their insurance policy stating their preferred method for filing claims. This measure has no direct fiscal impact on the state budget or appropriations.

Prepared By: Alexandra Ladner, House Fiscal Staff

Other Considerations

None.

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