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WEST VIRGINIA LEGISLATURE

SECOND REGULAR SESSION, 1992

ENROLLED

Com. Sel. for

HOUSE BILL No. 4182

(By Delegate 5 Morgan + Houvowas)

Passed Feb. 25 1992

In Effect Minety days from Passage

ENROLLED

COMMITTEE SUBSTITUTE

FOR

H. B. 4182

(By Delegates Morgan and Houvouras)

[Passed February 25, 1992; in effect ninety days from passage.]

AN ACT to amend chapter thirty-three of the code of West Virginia, one thousand nine hundred thirty-one, as amended, by adding thereto a new article, designated article six-d, relating to insurance policies covering motor vehicles; prohibiting any insurer, agent or adjuster from requiring an insured or claimant to use a particular company or location providing automobile glass replacement or repair services or products: prohibiting the use of intimidation, coercion or other specified acts in order to require an insured or claimant to use a particular company or location providing such services or products; permitting agreements or arrangements with particular companies; permitting distribution of lists which include glass companies in the area; requirement of payment of repair or replacement services at the prevailing market rate; and prohibiting waiver of insurance deductibles, offering of rebates or discounts or other incentives for automobile glass repair by any automobile glass company.

Be it enacted by the Legislature of West Virginia:

That chapter thirty-three of the code of West Virginia, one thousand nine hundred thirty-one, as amended, be amended by adding thereto a new article, designated article six-d, to read as follows:

ARTICLE 6D. MOTOR VEHICLE REPAIR AND REPLACEMENT REFERRALS.

§33-6D-1. Required use of particular companies or locations providing automobile glass replacement or repair services or products prohibited.

- 1 No insurer issuing or renewing in this state any motor
- 2 vehicle insurance policy, nor any agent or adjuster
- 3 thereof, may require the insured or any person making
- 4 a claim under such policy to use a particular company
- 5 or location to obtain automobile glass replacement or
- 6 repair services or products insured, in whole or in part,
- 7 by that policy.

§33-6D-2. Intimidation, coercion and other acts prohibited; permissive agreements.

- 1 No such insurer, agent or adjuster may engage in any
- 2 act or practice of intimidation, coercion or threat for or
- 3 against any such insured or claimant to use a particular
- 4 company or location to obtain automobile glass replace-
- 5 ment or repair services or products covered, in whole
- 6 or in part, by the insurance policy: Provided, That
- 7 nothing contained in this article shall prohibit an
- 8 insurer, agent or adjuster from entering into an
- 9 agreement or arrangement with any company regard-
- 10 ing automobile glass prices or services for the repair or
- 11 replacement of automobile glass.

§33-6D-3. Permissible referrals; freedom of choice; payment of costs at prevailing market rates.

- 1 (a) Nothing contained in this article prohibits any
- 2 insurer, agent or adjuster from providing to an insured
- 3 or claimant a list that includes the names of automobile
- 4 glass companies or locations that are reasonably close
- 5 and convenient to the insured or claimant, and with
- 6 which the insurer may have made special arrangements
- 7 with respect to automobile glass prices or services.
- 8 (b) If an insurer, agent or adjuster provides an insured 9 or claimant with a list of automobile glass companies or

locations, such insurer, agent or adjuster shall advise the insured or claimant that he or she may use any other automobile glass company or location of his or her choice.

- (c) All insurers shall fully and promptly pay the cost of automobile glass replacement or repair services or products from any nonlisted automobile glass company or location, less any applicable deductible amount payable by the insured according to the terms of the insurance policy, at no less than the prevailing market price charged by other automobile glass companies or locations providing comparable services or products in the same geographic area within the state.
- (d) No automobile glass company or location may waive insurance deductibles or offer rebates, discounts or other incentives for automobile glass repair which is being reimbursed by insurance. An insurer may limit payment of all glass claims to a glass company or location that has violated this provision to the lowest competitive price. The glass company or location may not seek reimbursement for any amounts not paid directly from the insured or claimant.

Enr. Com. Sub. for H. B. 4182] 4

The Joint Committee on Enrolled Bills hereby certifies that the foregoing bill is correctly enrolled.

Chairman Senate Committee

Chairman Senate Committee

Chairman House Committee

Originating in the House.

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President of the Senate

Speaker of the House of Delegates

The within is appeared this the Cla day of March 1992.

Governor

PRESENTED TO THE

GOVERNOR

Date _____

Time