To: Insurance

By: Representative Horan

HOUSE BILL NO. 832

- AN ACT TO AMEND SECTION 83-11-501, MISSISSIPPI CODE OF 1972,
- 2 TO PROVIDE THE MOST AN INSURER WILL BE REQUIRED TO PAY FOR THE
- 3 REPAIR OF A MOTOR VEHICLE IS THE PREVAILING MARKET RATE THAT THE
- 4 VEHICLE COULD BE REPAIRED FOR IN ACCORDANCE WITH THE
- 5 MANUFACTURER'S SUGGESTED REPAIR STANDARDS; AND FOR RELATED
- 6 PURPOSES.
- 7 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:
- 8 **SECTION 1.** Section 83-11-501, Mississippi Code of 1972, is
- 9 amended as follows:
- 10 83-11-501. No insurer may require as a condition of payment
- 11 of a claim that repairs to a damaged vehicle, including glass
- 12 repairs or replacements, must be made by a particular contractor
- or motor vehicle repair shop; provided, however, the most an
- 14 insurer shall be required to pay for the repair of the vehicle or
- 15 repair or replacement of the glass is the * * * prevailing market
- 16 rate that such vehicle or glass could be * * * repaired or
- 17 replaced in accordance with the manufacturer's suggested repair
- 18 standards by a contractor or repair shop within a reasonable
- 19 geographical or trade area of the insured.

- 20 **SECTION 2.** This act shall take effect and be in force from
- 21 and after July 1, 2016.

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ST: Motor vehicle; provide that the most insurers shall be required to pay for repairs is the prevailing market rate.