**South Carolina General Assembly**

125th Session, 2023-2024

**H. 3813**

**STATUS INFORMATION**

General Bill

Sponsors: Reps. Jefferson, White and Kilmartin

Companion/Similar bill(s): 3256

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Introduced in the House on January 25, 2023

Currently residing in the House

Summary: Rural Area Support Act

**HISTORY OF LEGISLATIVE ACTIONS**

Date Body Action Description with journal page number

1/25/2023 House Introduced and read first time ([House Journal‑page 15](h:\hj\20230125.docx))

1/25/2023 House Referred to Committee on **Labor, Commerce and Industry** ([House Journal‑page 15](h:\hj\20230125.docx))

2/8/2023 Scrivener's error corrected

View the latest  [legislative information](https://www.scstatehouse.gov/billsearch.php?billnumbers=3813&session=125&summary=B)  at the website

**VERSIONS OF THIS BILL**

[01/25/2023](https://www.scstatehouse.gov/sess125_2023-2024/prever/3813_20230125.docx)

[02/08/2023](https://www.scstatehouse.gov/sess125_2023-2024/prever/3813_20230208.docx)

A bill

TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY enacting the “rural area support act”; and by ADDING article 13 to chapter 77, Title 38 so as to require all automobile insurance policies to contain an appraisal clause, TO REQUIRE AUTOMOBILE REPAIRS TO FOLLOW MANUFACTURER’S INSTRUCTIONS, TO ALLOW AN INSURED TO SELECT A VENDOR FOR SERVICES ARISING UNDER AN AUTOMOBILE INSURANCE POLICY, and TO REQUIRE INSURERS TO UTILIZE SOUTH CAROLINA-OWNED VENDORS FOR AT LEAST FIFTY PERCENT OF ITS COVERED SERVICES.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. This act may be cited as the “Rural Area Support Act”.

SECTION 2. Chapter 77, Title 38 of the S.C. Code is amended by adding:

Article 13

Rural Area Support

Section 38-77-1310. Notwithstanding another provision of law, all new automobile insurance policies issued in this State must include an appraisal clause. At the time of renewal of an existing automobile insurance policy, the insurer must include an appraisal clause.

Section 38-77-1320. All automobile repairs provided by an automobile insurer pursuant to an automobile insurance policy must follow the manufacturer’s instructions on auto body repairs for vehicles produced in 2015 and forward.

Section 38-77-1330. (A) An insured has the right to choose the body shop and rental car company of the insured’s choice.

(B) When an insured chooses a vendor that is not a contracted vendor for the insurer, all coverages and services must be provided without bias.

(C) In South Carolina, a vehicle owner shall not be required by an insurer to travel unreasonable distances into the urban areas to obtain an estimate, vehicle repairs, or a rental car.

(D) For purposes of this section, vendors include body shops, rental car companies, glass companies, and automobile parts companies.

Section 38-77-1340. (A) An insurer in this State cannot direct more than half of its claims to vendors that are not South Carolina owned companies.

(B) For purposes of this section, vendors include body shops, rental car companies, glass companies, and automobile parts companies.

SECTION 3. This act takes effect upon approval by the Governor.

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