§ 2808. Indemnification. An insurer shall indemnify, defend and hold agents harmless from and against all liability, fees and costs arising out of or relating to the actions, errors or omissions of the agent resulting from obtaining or using credit information and/or insurance scores for an insurer, provided the agent follows the instructions of or procedures established by the insurer, works within the authority granted by the insurer to the agent and complies with any applicable law or regulation. Nothing in this section shall be construed to provide a consumer or other insured with a cause of action that does not exist in the absence of this section.