
DIGEST

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Cortez

HB No. 185

Abstract: Prohibits insurers from refusing to issue automobile insurance under certain circumstances.

Proposed law prohibits insurers from refusing to issue an automobile insurance policy providing collision or comprehensive coverage on a newly purchased motor vehicle to an otherwise qualified purchaser who is an existing automobile policyholder based solely on an impending named tropical storm or hurricane in the Gulf of Mexico.

(Adds R.S. 22:1289.1)

Summary of Amendments Adopted by House

Committee Amendments Proposed by House Committee on Insurance to the original bill.

1. Removes prohibition on refusing to issue a policy on a trade-in motor vehicle.
2. Additionally requires that the purchaser be otherwise qualified and an existing automobile policyholder.
3. Provides that refusal to issue the policy not be based solely on an impending named tropical storm or hurricane in the Gulf of Mexico.