
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 one of the insurer's existing automobile policyholder who is an otherwise qualified purchaser 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.

House Floor Amendments to the engrossed bill.

1. Clarifies that an insurer shall not refuse to issue as policy to one of its existing automobile policyholders based solely on an impending named storm or hurricane.