## DIGEST

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HB 392 Original	2017 Regular Session	Connick
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**Abstract:** Prohibits insurers from combining a higher classified fire protection area with a lower classified fire protection area for the determination of fire insurance rates for the combined areas.

<u>Present law</u> requires insurance companies writing fire insurance in La. to adhere to rates promulgated by the Property Insurance Association of Louisiana (PIAL).

<u>Proposed law</u> prohibits insurance companies writing fire insurance in La. from combining a lower classified fire protection area with a higher classified fire protection area for the determination of fire insurance rates for the combined areas.

(Adds R.S. 22:1460(I)(1)(c))