AN ACT

To amend and reenact R.S. 22:1482(A), (B), and (C)(introductory paragraph) and (1),
relative to premium discounts on automobile insurance policies for servicemen of the
Louisiana Air National Guard and Louisiana Army National Guard; to provide for
premium discounts; to require insurers to provide a premium discount on automobile
insurance policies to personnel serving in the Louisiana Air National Guard and
Louisiana Army National Guard; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1482(A), (B), and (C)(introductory paragraph) and (1) are hereby
amended and reenacted to read as follows:

§1482. Military personnel premium discount; rebates; rating standards and methods

A. Beginning on July 1, 2006, and thereafter, every Every motor vehicle
insurer authorized to transact business in this state shall provide to active duty
military personnel, Louisiana Air National Guard, and Louisiana Army National
Guard personnel based in this state a discount of twenty-five percent of the premium
on any automobile liability insurance policy purchased in this state to cover motor
vehicles owned by such military personnel.

B. Insurers providing the discount authorized by this Section to active duty
military personnel, Louisiana Air National Guard and Louisiana Army National
Guard personnel shall be entitled to a credit that shall be applied toward the...
premium taxes imposed under R.S. 22:838 and 831 in an amount equal to the
discount actually provided. To the extent an insurer's credit authorized in this
Section exceeds the insurer's premium tax liability, the amount of credit not used to
offset premium taxes due shall be considered overpaid taxes and shall be refundable
to the insurer, without interest. Such insurers shall submit to the commissioner of
insurance the documents, evidence, and proof required, in accordance with the rules
and regulations adopted by the commissioner, to establish the discounts actually
provided.

C. The commissioner of insurance shall adopt rules and regulations, in
accordance with the Administrative Procedure Act, to implement the provisions of
this Section. The rules and regulations shall include and not be limited to the
following:

(1) Provisions defining and delineating active duty military personnel,
Louisiana Air National Guard, and Louisiana Army National Guard personnel who
may receive the discount.

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DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part
of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute
part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 369 Original 2023 Regular Session LaFleur

Abstract: Requires insurers to give a 25% premium discount to guardsmen on automobile
insurance

Present law provides for a 25% premium discount on automobile insurance policies for
active duty military personnel.

Proposed law retains present law but extends the 25% premium discount on automobile
insurance policies to servicemen in the Louisiana Air National Guard and Louisiana Army
National Guard.

(Amends R.S. 22:1482(A), (B), and (C)(intro. para.) and (1))

CODING: Words in struck through type are deletions from existing law; words underscored
are additions.