
The original instrument was prepared by Thomas L. Tyler. The following digest, which does not constitute a part of the legislative instrument, was prepared by Christine Arbo Peck.

SB 16 Reengrossed

DIGEST
2020 Regular Session

Luneau

Present law authorizes every motor vehicle insurer authorized to transact business in this state to provide a 25% premium discount on automobile liability insurance purchased in this state to active military personnel based in the state.

Proposed law provides that except for administering military personnel premium discounts, the fact that an insured is deployed in the military for a period in excess of six months shall not be used by the insurer for the classification of risk.

Present law authorizes every homeowner's insurer authorized to transact business in this state to provide a ten percent premium discount on any homeowner's policy purchased in this state to cover immovable property owned by active military personnel based in the state.

Proposed law provides that except for administering military personnel premium discounts, the fact that an insured is deployed in the military for a period in excess of six months shall not be used by the insurer for the classification of risk.

Effective August 1, 2020.

(Adds R.S. 22:1482(D) and 1482.1(C))

Summary of Amendments Adopted by Senate

Senate Floor Amendments to engrossed bill

1. Stipulates that except for administering the military premium discount, the deployment of active military personnel in excess of six months is not to be used by the insurer for the classification of risk as to automobile liability insurance.
2. Stipulates that except for administering the military premium discount, the deployment of active military personnel in excess of six months is not to be used by the insurer for the classification of risk as to homeowner's insurance on immovable property owned by the military personnel.