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## DIGEST

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HB 496 Original

2025 Regular Session

Hebert

**Abstract:** Repeals certain exemptions and the definition relative to a policyholder's lapse in coverage.

Present law generally prohibits an insurer from increasing the premium rate or increasing or adding a surcharge on a motor vehicle insurance policy when the increase is based solely on lapse in coverage. Prohibits an insurer from denying an application for insurance based solely on lapse in coverage.

Proposed law retains present law.

Present law defines "lapse in coverage" and applies the prohibition unless the insurer gives written notice informing the policyholder that he was advised of the requirements to do either of the following:

- (1) Surrender the vehicle's license plate to the office of motor vehicles (OMV).
- (2) Notify OMV of out-of-state duty in the uniformed services.

Proposed law repeals present law.

(Amends R.S. 22:1284.1(A) and (D); Repeals R.S. 22:1284.1(B))