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The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Cheryl Horne.

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## DIGEST

Present law provides that a policy of automobile liability insurance which includes medical payments coverage shall not limit the time period during which the insured is entitled to payment or reimbursement for medical expenses incurred when the injuries are diagnosed within one year of the accident and are reported to the insurer within three years of the accident.

Proposed law retains present law.

Proposed law requires that only the insured or his authorized representative has the right to file a claim with the property and casualty insurer and be paid by a property and casualty insurer. Requires that any adjudication or payment of a claim by a property and casualty insurer in violation of proposed law shall subject the insurer to penalties including, but not limited to, suspension, revocation of the insurer's license or fines. Provides that nothing in the policy provision shall abrogate the rights of the insured under proposed law.

Effective August 15, 2011.

(Amends R.S. 22:1891)