
DIGEST

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Bishop

HB No. 275

Abstract: Allows electronic transmission and other methods of delivery of insurance policies or evidence of insurance, along with supporting documents, from the insurer to the insured.

Present law provides that any written agreement in conflict with, modifying, or extending the coverage of any insurance contract is deemed to be physically made a part of a policy or other written evidence of insurance whenever the written agreement makes reference to the policy or evidence of insurance and is sent to the policyholder by U.S. mail, postage prepaid, at the policyholder's last known address as shown on the policy or is personally delivered to the policyholder.

Proposed law retains present law but adds that electronic transmission is an acceptable form of delivery.

Present law requires every policy to be delivered to the insured within a reasonable period of time after its issuance.

Proposed law retains present law but adds delivery by U.S. mail, personal delivery, private courier, and electronic transmission as acceptable forms of delivery.

Present law requires the delivery of a duplicate policy or memorandum to any vendee, mortgagor, or pledgor named in the policy when the original policy of any motor vehicle or aircraft is delivered to any vendor, mortgagee, or pledgee.

Proposed law retains present law but adds delivery by U.S. mail, personal delivery, private courier, and electronic transmission as acceptable forms of delivery.

(Amends R.S. 22:867(C) and 873(A) and (B))