The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, 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)]

DIGEST

SB 170 Original

2025 Regular Session

Allain

Present law provides for renewal of automobile policies.

Proposed law retains present law and makes technical changes.

Present law provides for a standard automobile insurance form.

Proposed law retains present law and makes technical changes.

Present law provides for proof of a motorcycle endorsement.

Proposed law retains present law and makes technical changes.

Present law prohibits an insurer from raising premium rates due to an insured's nonfault accident.

Proposed law retains present law and makes technical changes.

Present law prohibits an insurer from increasing a premium rate based solely on a lapse in coverage.

Proposed law retains present law and makes technical changes.

Present law prohibits an insurer from refusing to issue or renew an automobile policy to any person over the age of 65 who is mentally and physically capable of driving an automobile.

Proposed law retains present law and makes technical changes.

Present law prohibits an insurer from failing to issue or renew an automobile policy solely because the insured is deaf or hard of hearing.

Proposed law retains present law and makes technical changes.

Present law prohibits an insurer from charging a higher premium rate based solely on an insured's activities as a fireman.

Proposed law retains present law and makes technical changes.

Present law prohibits an insurer from refusing to issue an automobile policy containing collision or

comprehensive coverage on a new vehicle based solely upon a named storm in the Gulf of Mexico.

Proposed law retains present law and makes technical changes.

<u>Present law</u> provides that a motor vehicle insurance policy shall not be construed to allow an insurer to assume or accede to the legal title of a motor vehicle without assuming certain credit obligations of the insured.

Proposed law retains present law and makes technical changes.

(Amends R.S. 22:1261, 1281, 1282, 1283(A), 1284(A), 1284.1(A) and (D), 1285, 1286, 1288(A), 1289, 1289.1, and 1292(A) and (B))