

2017 Regular Session

HOUSE BILL NO. 392

BY REPRESENTATIVE CONNICK

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE/FIRE-CASUALTY: Prohibits insurers from combining a higher classified public fire protection area with a lower classified public fire protection area for the purpose of determining insurance rates for both districts

1 AN ACT

2 To enact R.S. 22:1460(I)(1)(c), relative to fire insurance rates; to provide for the
3 determination of fire insurance rates; to prohibit certain methods of determination;
4 and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1460(I)(1)(c) is hereby enacted to read as follows:

7 §1460. Fire insurance rates; the Property Insurance Association of Louisiana

8 * * *

9 I.(1)

10 * * *

11 (c) No insurance company shall combine a higher classified public fire
12 protection area with a lower classified public fire protection area for the purpose of
13 determining the fire insurance rate for the combined public fire protection areas.

14 * * *

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, 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)]

HB 392 Original

2017 Regular Session

Connick

Abstract: Prohibits insurers from combining a higher classified fire protection area with a lower classified fire protection area for the determination of fire insurance rates for the combined areas.

Present law requires insurance companies writing fire insurance in La. to adhere to rates promulgated by the Property Insurance Association of Louisiana (PIAL).

Proposed law prohibits insurance companies writing fire insurance in La. from combining a lower classified fire protection area with a higher classified fire protection area for the determination of fire insurance rates for the combined areas.

(Adds R.S. 22:1460(I)(1)(c))