

2023 Regular Session

HOUSE BILL NO. 369

BY REPRESENTATIVE LAFLEUR

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

INSURANCE/AUTOMOBILE: Provides for a premium discount for certain military personnel

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AN ACT

To amend and reenact R.S. 22:1482(A), (B), and (C)(introductory paragraph) and (1), relative to premium discounts on automobile insurance policies for servicemen of the Louisiana Air National Guard and Louisiana Army National Guard; to provide for premium discounts; to require insurers to provide a premium discount on automobile insurance policies to personnel serving in the Louisiana Air National Guard and Louisiana Army National Guard; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1482(A), (B), and (C)(introductory paragraph) and (1) are hereby amended and reenacted to read as follows:

§1482. Military personnel premium discount; rebates; rating standards and methods

A. ~~Beginning on July 1, 2006, and thereafter, every~~ Every motor vehicle insurer authorized to transact business in this state shall provide to active duty military personnel, Louisiana Air National Guard, and Louisiana Army National Guard personnel based in this state a discount of twenty-five percent of the premium on any automobile liability insurance policy purchased in this state to cover motor vehicles owned by such military personnel.

B. Insurers providing the discount authorized by this Section to active duty military personnel, Louisiana Air National Guard and Louisiana Army National Guard personnel shall be entitled to a credit that shall be applied toward the

1 premium taxes imposed under R.S. 22:838 and 831 in an amount equal to the
 2 discount actually provided. To the extent an insurer's credit authorized in this
 3 Section exceeds the insurer's premium tax liability, the amount of credit not used to
 4 offset premium taxes due shall be considered overpaid taxes and shall be refundable
 5 to the insurer, without interest. Such insurers shall submit to the commissioner of
 6 insurance the documents, evidence, and proof required, in accordance with the rules
 7 and regulations adopted by the commissioner, to establish the discounts actually
 8 provided.

9 C. The commissioner ~~of insurance~~ shall adopt rules and regulations, in
 10 accordance with the Administrative Procedure Act, to implement the provisions of
 11 this Section. The rules and regulations shall include and not be limited to the
 12 following:

13 (1) Provisions defining and delineating active duty military ~~personnel~~,
 14 Louisiana Air National Guard, and Louisiana Army National Guard personnel who
 15 may receive the discount.

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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 369 Original 2023 Regular Session LaFleur

Abstract: Requires insurers to give a 25% premium discount to guardsmen on automobile insurance

Present law provides for a 25% premium discount on automobile insurance policies for active duty military personnel.

Proposed law retains present law but extends the 25% premium discount on automobile insurance policies to servicemen in the Louisiana Air National Guard and Louisiana Army National Guard.

(Amends R.S. 22:1482(A), (B), and (C)(intro. para.) and (1))