

Regular Session, 2014

HOUSE CONCURRENT RESOLUTION NO. 104

BY REPRESENTATIVE LORUSSO AND BURFORD

INSURANCE/AUTOMOBILE: Requests the Louisiana Department of Insurance to study the feasibility of providing a discount on motor vehicle insurance to retired military members

1 A CONCURRENT RESOLUTION

2 To urge and request the Louisiana Department of Insurance to study the feasibility of
3 providing a discount on motor vehicle liability insurance premiums to retired
4 members of the armed forces and to report its findings to the legislative committees
5 on insurance.

6 WHEREAS, R.S. 32:861 provides that every self-propelled motor vehicle registered
7 in Louisiana shall be covered by an automobile liability policy with liability limits as defined
8 by R.S. 32:900(B)(2); and

9 WHEREAS, R.S. 32:863.1 provides that no owner or lessee of a self-propelled motor
10 vehicle registered in Louisiana shall operate or allow the operation of said motor vehicle
11 without evidence that the motor vehicle is in compliance with R.S. 32:861 relative to
12 compulsory motor vehicle liability security; and

13 WHEREAS, R.S. 32:900 provides that every motor vehicle liability policy issued in
14 Louisiana shall provide minimum bodily injury liability insurance in the amount of \$15,000
15 per person and \$30,000 per accident, and property damage liability insurance in the amount
16 of \$25,000 per accident; and

17 WHEREAS, R.S. 22:1482 provides that every motor vehicle insurer authorized to
18 transact business in Louisiana shall provide to active duty military personnel based in this
19 state a discount of twenty-five percent of the premium on any automobile liability insurance
20 policy purchased in this state; and

1 WHEREAS, R.S. 22:1482.1 provides that every homeowner's insurer authorized to
2 transact business in Louisiana may provide to active military personnel based in this state
3 a discount of ten percent of the premium on any homeowner's insurance policy purchased
4 in this state; and

5 WHEREAS, Louisiana is home to a number of military installations, including Fort
6 Polk, Barksdale Air Force Base, Naval Air Station Joint Reserve Base New Orleans, Naval
7 Support Activity New Orleans, and numerous United States Coast Guard stations; and

8 WHEREAS, Louisiana has a long and proud history of supporting the armed forces
9 of the United States; and

10 WHEREAS, Louisiana is home to numerous retired members of the armed forces of
11 the United States, many of whom originally moved to Louisiana when stationed at one of
12 the state's current or former military installations.

13 THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby
14 urge and request the Department of Insurance to conduct a study on the feasibility of
15 providing a discount on motor vehicle liability insurance premiums to retired members of
16 the armed forces of the United States who reside in Louisiana.

17 BE IT FURTHER RESOLVED that the Department of Insurance shall submit its
18 findings from the study in the form of a report to the House Committee on Insurance and the
19 Senate Committee on Insurance on or before January 15, 2015.

20 BE IT FURTHER RESOLVED that such a study include a review of other states to
21 determine if any other state statutorily mandates a discount on motor vehicle liability
22 insurance premiums to retired members of the armed forces of the United States and the
23 amount of the discount, if any.

24 BE IT FURTHER RESOLVED that such a study shall determine the impact that such
25 discount would have upon the motor vehicle liability insurance premiums charged to non-
26 retired members of the armed forces of the United States.

27 BE IT FURTHER RESOLVED that such a study shall determine the impact that such
28 a discount would have upon state revenue.

1 BE IT FURTHER RESOLVED that such a study shall determine the impact that such
2 a discount would have upon the willingness of insurers to continue writing motor vehicle
3 liability insurance policies in this state.

4 BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the
5 commissioner of insurance.

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)]

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HCR No. 104

Urges and requests the Department of Insurance to conduct a study of the feasibility of mandating a motor vehicle liability insurance premium discount to retired members of the armed forces of the United States and to report findings and recommendations to the legislative committees on insurance on or before Jan. 1, 2015.