

Regular Session, 2014

HOUSE CONCURRENT RESOLUTION NO. 104

BY REPRESENTATIVES LORUSSO AND BURFORD

A CONCURRENT RESOLUTION

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

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PRESIDENT OF THE SENATE