

2015 Regular Session

HOUSE CONCURRENT RESOLUTION NO. 227

BY REPRESENTATIVE HUVAL

INSURANCE/RATES: Establishes the Motor Vehicle Liability Insurance Committee to study and make recommendations for legislation to reduce motor vehicle liability insurance rates

1 A CONCURRENT RESOLUTION

2 To establish and request the Motor Vehicle Liability Insurance Committee to study motor
3 vehicle liability insurance rates in the state of Louisiana and other states, to develop
4 recommendations to facilitate lower motor vehicle liability rates, and to report its
5 findings to the legislature no later than February 1, 2016.

6 WHEREAS, the Motor Vehicle Safety Responsibility Law, R.S. 32:851 et seq.,
7 requires that every motor vehicle registered in the state of Louisiana shall be covered by a
8 motor vehicle liability policy or a motor vehicle liability bond; and

9 WHEREAS, R.S. 32:900 requires each motor vehicle liability policy insure the
10 policy's insured from liability with minimum limits of fifteen thousand dollars because of
11 bodily injury to or death of one person in any one accident, thirty thousand dollars because
12 of bodily injury or death of two or more persons in any one accident, and twenty-five
13 thousand dollars because of damage to or destruction of property of others in any one
14 accident; and

15 WHEREAS, national studies of motor vehicle liability insurance rates annually rank
16 the state of Louisiana with motor vehicle liability insurance rates that are either the highest
17 or among the highest in the nation.

18 THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby
19 establish the Motor Vehicle Liability Insurance Committee to study motor vehicle insurance

1 liability rates in the state of Louisiana and other states and to develop recommendations to
2 facilitate lower motor vehicle liability insurance rates in the state of Louisiana.

3 BE IT FURTHER RESOLVED that the committee shall consist of the following
4 persons:

5 (1) One person appointed by the commissioner of insurance.

6 (2) One person appointed by the attorney general.

7 (3) One person appointed by the Louisiana State Bar Association.

8 (4) One person appointed by the Louisiana District Attorneys Association.

9 (5) One person appointed by the Independent Insurance Agents and Brokers of
10 Louisiana.

11 (6) One person appointed by the Professional Insurance Agents of Louisiana.

12 (7) One person appointed by the National Association of Mutual Insurance
13 Companies.

14 (8) One person appointed by the Louisiana Association of Fire and Casualty
15 Companies.

16 (9) One person appointed by the Louisiana Association for Justice.

17 BE IT FURTHER RESOLVED that, to the extent practicable, the committee shall
18 be comprised of members who are geographically representative of all portions of the state.

19 BE IT FURTHER RESOLVED that the designation of membership set forth in this
20 Resolution shall be submitted to the commissioner of insurance prior to July 31, 2015.

21 BE IT FURTHER RESOLVED that the Department of Insurance shall provide the
22 staff and support for the Motor Vehicle Liability Insurance Committee.

23 BE IT FURTHER RESOLVED that the committee shall meet upon the call of the
24 commissioner of insurance or his appointee prior to August 15, 2015, and at its first meeting,
25 the committee shall select a chairman and vice chairman from among its members.

26 BE IT FURTHER RESOLVED that the members of the Motor Vehicle Liability
27 Insurance Committee shall serve without compensation.

28 BE IT FURTHER RESOLVED that the committee shall submit a report to the
29 legislature no later than February 1, 2016.

1 BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the
2 commissioner of insurance, the attorney general, the Louisiana State Bar Association,
3 Louisiana District Attorneys Association, the Independent Insurance Agents and Brokers of
4 Louisiana, the Professional Insurance Agents of Louisiana, the National Association of
5 Mutual Insurance Companies, the Louisiana Association of Fire and Casualty Companies,
6 and the Louisiana Association for Justice.

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)]

HCR 227 Original

2015 Regular Session

Huval

Establishes and requests the Motor Vehicle Liability Insurance Committee to study motor vehicle liability insurance rates in the state of Louisiana and other states, to develop recommendations to facilitate lower motor vehicle liability rates, and to report its findings to the legislature no later than Feb. 1, 2016.