SLS 21RS-405

ORIGINAL

2021 Regular Session

SENATE BILL NO. 179

BY SENATOR CONNICK

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

INSURANCE POLICIES. Provides with respect to uninsured motorist coverage limits for transportation network drivers. (8/1/21)

1	AN ACT
2	To enact R.S. 22:1295(1)(a)(v), relative to uninsured motorist coverage; to prohibit the
3	rejection of uninsured motorist coverage, the selection of lower limits, or the
4	selection of economic-only coverage by a transportation network company; to
5	provide with respect to uninsured motorist coverage amounts; and to provide for
6	related matters.
7	Be it enacted by the Legislature of Louisiana:
8	Section 1. R.S. 22:1295(1)(a)(v) is hereby enacted to read as follows:
9	§1295. Uninsured motorist coverage
10	The following provisions shall govern the issuance of uninsured motorist
11	coverage in this state:
12	(1)(a) * * * *
13	(v) No transportation network company, as defined in R.S. 45:201.1 et
14	seq. shall reject uninsured motorist coverage, select lower limits, or select
15	economic-only coverage for its drivers during the pre-trip acceptance period or
16	the prearranged ride period as defined in R.S. 45:201.4. During the pre-trip
17	acceptance period, uninsured motorist coverage shall at a minimum, be in the

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1	amount of not less than fifty thousand dollars for death and bodily injury per
2	person, not less than one hundred thousand dollars for death and bodily injury
3	per incident, and not less than twenty-five thousand dollars for property
4	damage. During the prearranged ride period, uninsured motorist coverage shall
5	be in an amount of not less that one million dollars for death, bodily injury, and
6	property damage.
7	* * *

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Cheryl Cooper.

	DIGEST
SB 179 Original	2021 Regular Session

<u>Present law</u> requires uninsured automobile liability insurance coverage with respect to any motor vehicle designed for use on public highways and required to be registered in this state unless the named insured in the policy either rejects uninsured motorist coverage, selects lower limits, or selects economic-only coverage on a form prescribed by the commissioner of insurance. The prescribed form shall be provided by the insurer and signed by the named insured or his legal representative.

<u>Proposed law</u> retains <u>present law</u> and prohibits a transportation network company from rejecting uninsured motorist coverage, selecting lower limits, or selecting economic-only coverage for its drivers during the pre-trip acceptance or the prearranged ride periods.

<u>Proposed law</u> requires a transportation network company to provide a minimum of uninsured motorist coverage during the pre-trip acceptance period in the amount of not less than fifty thousand dollars for death and bodily injury per person, not less than one hundred thousand dollars for death and bodily injury per incident, and not less than twenty-five thousand dollars for property damage. Requires uninsured motorist coverage during the prearranged ride period in an amount of not less than one million dollars for death, bodily injury, and property damage.

Effective August 1, 2021.

(Adds R.S. 22:1295(1)(a)(v))