

2022 Regular Session

HOUSE RESOLUTION NO. 160

BY REPRESENTATIVE JORDAN

INSURANCE/AUTOMOBILE: Authorizes and directs the Department of Insurance to study and make recommendations regarding the effect of mandated uninsured motorist coverage on automobile insurance rates

1 A RESOLUTION

2 To authorize and direct the Department of Insurance to study and make recommendations  
3 to the Louisiana Legislature regarding the effect of mandated uninsured motorist  
4 coverage on automobile insurance rates.

5 WHEREAS, the American Automobile Association (AAA) has reported that an  
6 average of six hundred eighty-two thousand hit-and-run crashes occurred per year in the  
7 United States from 2006 to 2016; and

8 WHEREAS, Kelley Blue Book has reported the average cost of a used car exceeds  
9 twenty-eight thousand dollars; and

10 WHEREAS, AAA has reported that in 2016, there were one thousand nine hundred  
11 eighty fatal hit-and-run crashes resulting in two thousand forty-nine fatalities; and

12 WHEREAS, in addition to emotional distress, victims of hit-and-run accidents and  
13 their families may have to shoulder the financial burden of car repair expenses, medical  
14 expenses, and funeral expenses; and

15 WHEREAS, AAA has reported that Louisiana has one of the highest per capita hit-  
16 and-run accident rates in the United States; and

17 WHEREAS, AAA has reported that Louisiana has one of the highest per capita hit-  
18 and-run fatality rates in the United States; and

19 WHEREAS, depending on the terms of the policy, uninsured motorist insurance may  
20 provide coverage for losses that result from a hit-and-run accident; and

1           WHEREAS, Consumer Affairs reports that as of February 2021, twenty-one states  
2 and the District of Columbia require uninsured motorist coverage to be included in  
3 automobile liability insurance policies; and

4           WHEREAS, Louisiana law currently mandates that automobile liability insurance  
5 policies include coverage in not less than the limits of bodily injury liability, unless the  
6 policyholder rejects such coverage or selects lower limits; and

7           WHEREAS, it is the duty of the Department of Insurance to study and regulate the  
8 insurance industry for the state of Louisiana.

9           THEREFORE, BE IT RESOLVED that the House of Representatives of the  
10 Legislature of Louisiana does hereby authorize and direct the Department of Insurance to  
11 study and make recommendations to the Louisiana Legislature regarding the effect of  
12 mandated uninsured motorist coverage on automobile insurance rates.

13           BE IT FURTHER RESOLVED that the Department of Insurance shall report its  
14 findings and recommendations to the Legislature of Louisiana on or before January 1, 2023.

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

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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)]

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HR 160 Original

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Jordan

Authorizes and directs the Department of Insurance to study and make recommendations to the Louisiana Legislature regarding the effect of mandated uninsured motorist coverage on automobile insurance rates and to report its findings and recommendations to the Legislature of Louisiana on or before Jan. 1, 2023.