

2024 Regular Session

HOUSE BILL NO. 511

BY REPRESENTATIVE ILLG

INSURANCE/AUTOMOBILE: Provides relative to uninsured motorists and certain policy forms

1 AN ACT

2 To amend and reenact R.S. 22:1295(1)(a)(ii), relative to uninsured motorist coverage; to  
3 provide relative to the uninsured motorist rejection form; to require insurers to verify  
4 proper completion of the form; to require insurers' retention of a copy; to prohibit  
5 delegation of retention responsibilities; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1295(1)(a)(ii) is hereby amended and reenacted to read as  
8 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 \* \* \*

14 (ii) Such rejection, selection of lower limits, or selection of economic-only  
15 coverage shall be made only on a form prescribed by the commissioner of insurance.

16 The prescribed form shall be provided by the insurer and signed by the named  
17 insured or his legal representative. The form signed by the named insured or his  
18 legal representative which initially rejects such coverage, selects lower limits, or  
19 selects economic-only coverage shall be conclusively presumed to become a part of  
20 the policy or contract when issued and delivered, irrespective of whether physically



copy and prohibits insurers from delegating retention responsibilities to the producer of record.

(Amends R.S. 22:1295(1)(a)(ii))

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Authorize insurers to require the producer of record to obtain the uninsured motorist form signed by the named insured.