

2024 Regular Session

HOUSE BILL NO. 511

BY REPRESENTATIVE ILLG

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; to provide for applicability; and to provide
6 for related matters.

7 Be it enacted by the Legislature of Louisiana:

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

10 §1295. Uninsured motorist coverage

11 The following provisions shall govern the issuance of uninsured motorist
12 coverage in this state:

13 (1)(a)

14 * * *

15 (ii) Such rejection, selection of lower limits, or selection of economic-only
16 coverage shall be made only on a form prescribed by the commissioner ~~of insurance~~.
17 The prescribed form shall be provided by the insurer and signed by the named
18 insured or his legal representative. The form signed by the named insured or his
19 legal representative which initially rejects such coverage, selects lower limits, or
20 selects economic-only coverage shall be conclusively presumed to become a part of
21 the policy or contract when issued and delivered, irrespective of whether physically
22 attached thereto. A properly completed and signed form creates a rebuttable
23 presumption that the insured knowingly rejected coverage, selected a lower limit, or
24 selected economic-only coverage. An insurer may require the producer of record to
25 obtain a completed selection form and deliver the form to the insurer; however, the
26 insurer shall verify that the form is properly completed, retain a copy of the form as

