

Regular Session, 2013

HOUSE BILL NO. 104

BY REPRESENTATIVE THIBAUT

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

INSURANCE/AUTOMOBILE: Extends military rebate on automobile insurance to reservists and La. National Guard members

1 AN ACT

2 To amend and reenact R.S. 22:1482(A), (B), and (C)(1), relative to the automobile insurance
3 rebate provided to military personnel; to extend the rebate to reservists and Louisiana
4 National Guard members; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1482(A), (B), and (C)(1) are hereby amended and reenacted to
7 read as follows:

8 §1482. Military personnel premium discount; rebates

9 A. ~~Beginning on July 1, 2006, and thereafter, every~~ Every motor vehicle
10 insurer authorized to transact business in this state shall provide to ~~active~~ all military
11 personnel, including members of the Louisiana National Guard and military reserves,
12 based in this state a discount of twenty-five percent of the premium on any
13 automobile liability insurance policy purchased in this state to cover motor vehicles
14 owned by such military personnel.

15 B. Insurers providing the discount authorized by this Section to ~~active~~ such
16 military personnel shall be entitled to a credit that shall be applied toward the
17 premium taxes imposed ~~under~~ pursuant to R.S. 22:838 and 831 in an amount equal
18 to the discount actually provided. To the extent an insurer's credit authorized in this
19 Section exceeds the insurer's premium tax liability, the amount of credit not used to
20 offset premium taxes due shall be considered overpaid taxes and shall be refundable

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to the insurer, without interest. Such insurers shall submit to the commissioner of

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insurance the documents, evidence, and proof required, in accordance with the rules

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and regulations adopted by the commissioner, to establish the discounts actually

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provided.

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C. The commissioner of insurance shall adopt rules and regulations, in

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accordance with the Administrative Procedure Act, to implement the provisions of

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this Section. The rules and regulations shall include and not be limited to the

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following:

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(1) Provisions defining and delineating active military personnel, including

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members of the Louisiana National Guard and military reserves, who may receive

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the discount.

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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)]

Thibaut

HB No. 104

Abstract: Extends the rebate that automobile insurers offer to active military personnel to reservists and members of the La. National Guard.

Present law provides that automobile insurers shall provide a rebate of 25% of the policy premium to all active members of the military. Further provides that insurers who provide this discount shall be entitled to a credit that will be applied to the premium taxes imposed on the insurer.

Proposed law extends the 25% rebate to members of the La. National Guard and reservists; otherwise retains present law.

(Amends R.S. 22:1482(A), (B), and (C)(1))