
DIGEST

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James

HB No. 213

Abstract: Extends the category of persons which a named insured may exclude on his automobile liability policy.

Present law requires every operator of a motor vehicle in the state of Louisiana to provide proof of financial responsibility by acquiring automobile liability insurance in accordance with the provisions of present law.

Present law provides that a named insured may exclude from coverage persons who dwell in the same residence as the named insured by agreeing with the insurer to designate such person as a named excluded person.

Proposed law extends present law to allow named insureds to further exclude any such party, regardless of residence, who has reasonable access to operate the covered automobile.

(Amends R.S. 32:900(L)(1))