

Regular Session, 2014

HOUSE BILL NO. 926

BY REPRESENTATIVE GAINES

INSURANCE/AUTOMOBILE: Prohibits insurance companies from using claims made by an insured for damage to an auto as a result of a natural disaster to drop automobile insurance

1 AN ACT

2 To enact R.S. 22:1266(H), relative to automobile insurance; to prohibit an insurer from
3 cancelling or failing to renew an automobile insurance policy due to a loss caused
4 by an "Act of God"; to define "Act of God"; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1266(H) is hereby enacted to read as follows:

7 §1266. Automobile, property, casualty, and liability insurance policies;
8 cancellations

9 * * *

10 H. No insurer shall cancel or fail to renew an automobile insurance policy
11 due to a loss caused by an "Act of God". An "Act of God" shall mean, in this
12 Section, an incident due directly to natural causes and exclusively without human
13 intervention.

14 * * *

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)]

Gaines

HB No. 926

Abstract: Prohibits an insurer from cancelling or failing to renew an automobile insurance policy due to a loss caused by an "Act of God".

Present law prohibits an insurer from cancelling an automobile insurance policy except under certain conditions.

Proposed law retains present law and adds a prohibition that an insurer may not cancel or fail to renew an automobile insurance policy due to a claim made by the policyholder as a result of an "Act of God".

Proposed law defines "Act of God" as an incident due directly to natural causes and exclusively without human intervention.

(Adds R.S. 22:1266(H))