
DIGEST

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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))