

Regular Session, 2012

HOUSE BILL NO. 585

BY REPRESENTATIVE ST. GERMAIN

INSURANCE/AUTOMOBILE: Requires proof of financial responsibility and notice of cancellation or termination to be submitted electronically

1 AN ACT

2 To amend and reenact R.S. 32:898(A) and 901, relative to certificates of insurance; to
3 provide for method of filing proof and notice of cancellation or termination; and to
4 provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 32:898(A) and 901 are hereby amended and reenacted to read as
7 follows:

8 §898. Certificate of insurance as proof

9 A. Proof of financial responsibility ~~may~~ shall be furnished by filing with the
10 commissioner ~~the written~~ an electronic certificate of any insurance carrier duly
11 authorized to do business in this state certifying that there is in effect a motor vehicle
12 liability policy for the benefit of the person required to furnish proof of financial
13 responsibility. Such electronic certificate shall give the effective date of such motor
14 vehicle liability policy, which date shall be the same as the effective date of the
15 certificate, and shall designate by explicit description or by appropriate reference all
16 motor vehicles covered thereby, unless the policy is issued to a person who is not the
17 owner of a motor vehicle.

18 * * *

19 §901. Notice of cancellation or termination of certified policy

20 When an insurance carrier has certified a motor vehicle liability policy under
21 R.S. 32:898 or a policy under R.S. 32:899, the insurance so certified shall not be

1 cancelled or terminated until at least ten days after a notice of cancellation or
2 termination of the insurance so certified shall be filed electronically, by the insurance
3 carrier, in the office of the commissioner, except that such a policy subsequently
4 procured and certified shall, on the effective date of its certification, terminate the
5 insurance previously certified with respect to any motor vehicle designated in both
6 certificates.

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)]

St. Germain

HB No. 585

Abstract: Requires proof of financial responsibility and notice of cancellation or termination to be filed electronically.

Present law provides that proof of financial responsibility may be furnished by filing with the commissioner the written certificate of any insurance carrier duly authorized to do business in this state certifying that there is in effect a motor vehicle liability policy for the benefit of the person required to furnish proof of financial responsibility. Provides that the certificate shall give the effective date of the motor vehicle liability policy, which date shall be the same as the effective date of the certificate, and shall designate by explicit description or by appropriate reference all motor vehicles covered thereby, unless the policy is issued to a person who is not the owner of a motor vehicle.

Proposed law requires the proof to be filed electronically.

Present law provides that when an insurance carrier has certified a motor vehicle liability policy under R.S. 32:898 or a policy under R.S. 32:899, the insurance so certified shall not be cancelled or terminated until at least 10 days after a notice of cancellation or termination of the insurance so certified shall be filed in the office of the commissioner, except that a policy subsequently procured and certified shall, on the effective date of its certification, terminate the insurance previously certified with respect to any motor vehicle designated in both certificates.

Proposed law requires the notice of cancellation or termination to be filed electronically.

(Amends R.S. 32:898(A) and 901)