

Regular Session, 2014

HOUSE BILL NO. 470

BY REPRESENTATIVE HARRISON

INSURERS: Requires insurers who are admitted to write homeowner's policies in the state to provide coverage on any residential structure which has been constructed or retrofitted to comply with the Uniform Construction Code

1 AN ACT

2 To enact R.S. 22:1471.2, relative to property insurance; to require certain admitted insurers
3 to insure certain homeowners; and to provide for related matters.

4 Be it enacted by the Legislature of Louisiana:

5 Section 1. R.S. 22:1471.2 is hereby enacted to read as follows:

6 §1471.2. Homeowner's insurance; compliance with construction code

7 Every insurer who is admitted to write life insurance, professional liability
8 insurance, automobile insurance, or any other type of insurance in this state and who
9 is also admitted to write homeowner's insurance in this state shall be required to
10 provide homeowner's insurance coverage, including windstorm and hail coverage,
11 on any residential structure that has been constructed or retrofitted in compliance
12 with the State Uniform Construction Code.

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)]

Harrison

HB No. 470

Abstract: Requires insurers that write any type of insurance in this state and also write homeowner's insurance in this state to provide homeowner's insurance coverage on any residential structure constructed or retrofitted in compliance with the State Uniform Construction Code.

Proposed law requires every insurer who is admitted to write any type of insurance in the state and who is also admitted to write homeowner's insurance in the state to provide homeowner's insurance coverage, including windstorm and hail coverage, on any residential structure that has been constructed or retrofitted in compliance with the La. State Uniform Construction Code.

(Adds R.S. 22:1471.2)