

2022 Regular Session

HOUSE RESOLUTION NO. 160

BY REPRESENTATIVE JORDAN

A RESOLUTION

To authorize and direct the Department of Insurance to study and make recommendations to the Louisiana Legislature regarding the effect of mandated uninsured motorist coverage on automobile insurance rates.

WHEREAS, the American Automobile Association (AAA) has reported that an average of six hundred eighty-two thousand hit-and-run crashes occurred per year in the United States from 2006 to 2016; and

WHEREAS, Kelley Blue Book has reported the average cost of a used car exceeds twenty-eight thousand dollars; and

WHEREAS, AAA has reported that in 2016, there were one thousand nine hundred eighty fatal hit-and-run crashes resulting in two thousand forty-nine fatalities; and

WHEREAS, in addition to emotional distress, victims of hit-and-run accidents and their families may have to shoulder the financial burden of car repair expenses, medical expenses, and funeral expenses; and

WHEREAS, AAA has reported that Louisiana has one of the highest per capita hit-and-run accident rates in the United States; and

WHEREAS, AAA has reported that Louisiana has one of the highest per capita hit-and-run fatality rates in the United States; and

WHEREAS, depending on the terms of the policy, uninsured motorist insurance may provide coverage for losses that result from a hit-and-run accident; and

WHEREAS, Consumer Affairs reports that as of February 2021, twenty-one states and the District of Columbia require uninsured motorist coverage to be included in automobile liability insurance policies; and

WHEREAS, Louisiana law currently mandates that automobile liability insurance policies include coverage in not less than the limits of bodily injury liability, unless the policyholder rejects such coverage or selects lower limits; and

WHEREAS, it is the duty of the Department of Insurance to study and regulate the insurance industry for the state of Louisiana.

THEREFORE, BE IT RESOLVED that the House of Representatives of the Legislature of Louisiana does hereby authorize and direct the Department of Insurance to study and make recommendations to the Louisiana Legislature regarding the effect of mandated uninsured motorist coverage on automobile insurance rates.

BE IT FURTHER RESOLVED that the Department of Insurance shall report its findings and recommendations to the Legislature of Louisiana on or before January 1, 2023.

BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the commissioner of insurance.

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SPEAKER OF THE HOUSE OF REPRESENTATIVES