LOUISIANA INSURANCE
RATING COMMISSION

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**Bulletin LIRC 98-05**

**Date: September 3, 1998**

**TO: ALL PROPERTY AND CASUALTY INSURANCE COMPANIES WRITING MOTOR VEHICLE INSURANCE IN LOUISIANA**

**RE: CONFIRMATION OF INSURED STATUS FOR CLAIMANT UNDER ACT 1476, "NO PAY, NO PLAY"**

Act 1476, the Omnibus Premium Reduction Act of the 1997 Regular Session of the Louisiana Legislature, (hereinafter "Act") became effective September 6, 1998. Section 4 of the Act includes "no pay, no play" provisions which bar an uninsured owner or operator from collecting the first $10,000 of a claim for bodily injury or the first $10,000 of a claim for property damage arising out of a motor vehicle accident.

In Bulletin LIRC 98-03, the Louisiana Insurance Rating Commission (hereinafter "LIRC") recommended that all companies writing motor vehicle liability insurance in Louisiana establish procedures to confirm the insured status of a claimant involved in an accident. The claimant's status will determine how a claim will be handled. These procedures should expeditiously confirm or deny the insured status of a claimant.

The LIRC has determined that it would be in both Louisiana policyholders' and the insurance industry's best interests if the LIRC maintains a list of company contacts authorized to confirm or deny the existence of applicable liability insurance. The LIRC will make this list available to the insurance industry to facilitate the timely handling of claims.

**PLEASE COMPLETE THE ATTACHED "ACT 1476 INDUSTRY CONTACT FORM" AND RETURN IT TO THE LIRC. THIS FORM SHOULD BE RETURNED NO LATER THAN SEPTEMBER 16, 1998.**

The LIRC will compile a list of submitted contacts, provide this list to the insurance industry via Bulletin, and post this list on the Department's internet site (http://wwwldi.ldi.state.la.us). The LIRC will periodically update this list so that it remains current.

This Bulletin is not a directive, regulation, or rule. This Bulletin is issued by the LIRC to provide assistance to insurers during implementation of Act 1476. It is a supplement to Bulletins LIRC 98-01 and LIRC 98-03 and is issued under the authority of LARS 22§1402, §1404, §1407, §1415, §1447, and Act 1476.

If you have questions regarding this Bulletin, please contact Barita Morgan (225-342-5213).

Chris Faser, III
Deputy Commisioner/LIRC

# ACT 1476 INDUSTRY CONTACT FORM

**Instructions:** The individual identified below will act as contact to the insurance industry concerning Act 1476. When an alleged tortfeasor's insurer makes an inquiry, this individual will verify whether a claimant (referred to on the Determination of Claimant's Insured Status Form) has or does not have applicable coverage. If you do not want a specific person named, leave the "name" field blank. **At a minimum, a fax number or a telephone number is required.** List all companies this contact is authorized to handle. If the contact is the same for all lines of business, check the appropriate box. If more than one contact is needed, duplicate this form and complete for each contact.

**RETURN THE COMPLETED FORM TO THE LIRC BY ONE OF THE FOLLOWING METHODS:**

Mail: Louisiana Insurance Rating Commission
c/o Act 1476 Contact Coordinator
950 N. 5th Street
P.O. Box 94157
Baton Rouge, Louisiana 70804-9157

Fax: 225-342-6057

Email: drichard@ldi.state.la.us

## CONTACT INFORMATION

Name: _____ Phone: _____

Fax: _____ Email: _____

Insurance Companies: _____

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Line of business:

☐ All Lines

☐ Private Passenger Automobile Liability

☐ Commercial Automobile Liability

☐ Other Automobile Liability Lines