Directive No. 23

COORDINATION OF BENEFITS

December 18, 1974

The Louisiana Insurance Department, while processing claims and complaints, has noticed that a substantial number of those have involved attempted coordination of benefits by a group insurer with other types of coverage which the policyholder might have.

In order to clarify the situation for all insurers, the position of this department is that group insurers may *not* coordinate their benefits with any other policies of insurance which are individually underwritten, or which are available to the general public, or which can be maintained by the insured regardless of his continued membership or connection with a particular group or organization. See Louisiana Insurance Department Directive No. 32, and R.S. 22:663.

Please be governed accordingly.

Sherman A. Bernard
COMMISSIONER OF INSURANCE

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