



## **LOUISIANA DEPARTMENT OF INSURANCE**

[www.ldi.state.la.us](http://www.ldi.state.la.us)

### **Directive 56. Rate Reduction for Persons Over Fifty-Five (Revised)**

**Issued: December 20, 2004**

**This is to revise the text of Directive 56 in its entirety.**

**Acts 2004, No. 239 of the Regular Session of the Louisiana Legislature pertains to a rate reduction for persons fifty-five years of age or older.**

**All companies authorized to transact automobile liability and automobile physical damage insurance in this state are directed to:**

- I. recognize the requirements of law relative to rate reductions for persons fifty-five years of age or older in future rate filings,**
- II. implement the relevant provisions included at LRS 22:1404, recent amendments under Acts 2004, No. 239 and all subsequent provisions, and**
- III. cooperate with the Louisiana Department of Public Safety and Corrections in the approval of and certification of defensive driving courses.**

A handwritten signature in black ink, appearing to read "J. Robert Wooley", is written over a horizontal line.

**J. Robert Wooley  
Commissioner**



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**December 20, 2004**

**Visit the Louisiana Legislative Website at [www.legis.state.la.us](http://www.legis.state.la.us) for LRS 22:1404 and Acts 2004, No. 239, referenced in Directive 56. Rate Reduction for Persons Over Fifty-Five (revised and issued December 20, 2004).**