

**RODERICK F. LEE**

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**NO. 2014-CA-1047**

**VERSUS**

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**COURT OF APPEAL**

**THOMAS D. SAPP, STATE  
FARM MUTUAL  
AUTOMOBILE INSURANCE  
COMPANY, BMW FINANCIAL  
SERVICES N.A., L.L.C. AND  
FINANCIAL SERVICES  
VEHICLE TRUST, INC.**

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**FOURTH CIRCUIT**

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**STATE OF LOUISIANA**

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**LANDRIEU, J., CONCURS WITH REASONS**

I agree with the result reached by the majority. However, I would pretermite deciding the choice of law issue. As noted by the majority, there is no substantive difference between Florida and Louisiana law as applied to these facts. Moreover, our disposition of the appeal is based upon the policy language, which is the law between the parties, rather than upon the application of state law. For these reasons, I respectfully concur.