

House Committee on Insurance

Minutes of Meeting
2021 Regular Session
April 27, 2021

I. CALL TO ORDER

Representative Chad Brown, chairman of the House Committee on Insurance, called the meeting to order at 9:37 a.m. in Room 2, in the state capitol in Baton Rouge, Louisiana.

II. ROLL CALL

MEMBERS PRESENT:

Representative Chad Brown, chairman
Representative Mary DuBuisson
Representative Kathy Edmonston
Representative Michael "Gabe" Firment
Representative Lawrence "Larry" Frieman
Representative Kyle M. Green, Jr.
Representative Mike Huval
Representative John R. Illg, Jr.
Representative Edmond Jordan, vice chairman
Representative Sherman Q. Mack
Representative Danny McCormick
Representative Matthew Willard

MEMBERS ABSENT:

Representative Cedric B. Glover
Representative Paul Hollis

STAFF MEMBERS PRESENT:

Rashida Keith, attorney
Adam Patrick, attorney
Alicia Powell, committee administrative assistant

ADDITIONAL ATTENDEES PRESENT:

Vivian Hurst, sergeant at arms

III. DISCUSSION OF LEGISLATION

House Bill No. 577 by Representative McKnight

Representative McKnight presented House Bill No. 577, which provides relative to residential flood coverage.

Warren Byrd, Louisiana Department of Insurance (LDI), 1702 N. Third St., Baton Rouge, LA 70802, (225) 342-5203, spoke for information only on House Bill No. 577.

Kevin Cunningham, Reinsurance Association of America, 543 Spanish Town Rd., Baton Rouge, LA 70802, (225) 268-2730, spoke in support of House Bill No. 577.

Jeff Albright, Independent Insurance Agents & Brokers of Louisiana, 18153 East Petroleum Dr., Baton Rouge, LA 70809, (225) 236-1366, spoke in support of House Bill No. 577.

Representative Jordan offered amendments to:

- (1) Make technical changes;
- (2) Authorize insurers writing residential flood policies to issue flood insurance that covers losses from the peril of flood using a definition of "flood" other than that provided in proposed law (R.S. 22:1341) and authorize the use of terms and conditions other than those specified in proposed law (R.S. 22:1344), if the policy contains the following certification: "This is a flood insurance policy that deviates from the flood insurance policy types described in R.S. 22:1344.";
- (3) Authorize insurers offering private flood insurance to continue using policy forms filed and approved before January 1, 2022; and
- (4) Provide that insurers may certify that their flood insurance policies meet or exceed the definition of "standard flood policy" in federal law.

Representative Jordan offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 10 yeas and 0 nays. Representatives Brown, DuBuisson, Firment, Frieman, Huval, Illg, Jordan, Mack, McCormick, and Willard voted yea.

Representative Jordan offered a motion to report House Bill No. 577 with amendments. Without objection, House Bill No. 577 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Brown, DuBuisson, Firment, Frieman, Huval, Illg, Jordan, Mack, McCormick, and Willard voted yea.

House Bill No. 463 by Representative Illg

Representative Illg presented House Bill No. 463, which authorizes the establishment of a state-based health insurance exchange and assessments thereto.

Frank Opelka, LDI, 1702 N. Third St., Baton Rouge, LA 70802, (225) 342-5900, spoke for information only on House Bill No. 463.

Jim Donelon, LDI, 1702 N. Third St., Baton Rouge, LA 70802, (225) 342-7275, spoke in support of House Bill No. 463.

Ronnell Nolan, Health Agents for America (HAFA), 364 Steele Blvd., Baton Rouge, LA 70806, (225) 921-6711, spoke in opposition to House Bill No. 463.

Representative Illg offered a motion to voluntarily defer action on House Bill No. 463. Without objection, action on House Bill No. 463 was voluntarily deferred by a vote of 11 yeas and 0 nays. Representatives Brown, DuBuisson, Firment, Frieman, Green, Huval, Illg, Jordan, Mack, McCormick, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 3 in opposition. Witness cards are included in the committee records.

House Bill No. 455 by Representative DuBuisson

House Bill No. 455 provides relative to the use of genetic information in underwriting for life and long-term care insurance

Representative DuBuisson offered a motion to voluntarily defer action on House Bill No. 455. Without objection, action on House Bill No. 455 was voluntarily deferred by a vote of 10 yeas and 0 nays. Representatives Brown, DuBuisson, Frieman, Green, Huval, Illg, Jordan, Mack, McCormick, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 3 in support and 1 for information only. Witness cards are included in the committee records.

IV. OTHER BUSINESS

There was no other business.

V. ANNOUNCEMENTS

There were no announcements.

VI. ADJOURNMENT

Representative Illg offered a motion to adjourn. Without objection, the motion passed by a vote of 10 yeas and 0 nays. Representatives Brown, DuBuisson, Firment, Frieman, Green, Huval, Illg, Jordan, McCormick, and Willard voted yea.

The meeting was adjourned at 10:50 a.m.

Respectfully submitted,

Chairman Chad Brown
House Committee on Insurance

Date adopted: