

House Committee on Insurance

Minutes of Meeting
2022 Regular Session
March 23, 2022

I. CALL TO ORDER

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

MEMBERS ABSENT:

Representative Paul Hollis

STAFF MEMBERS PRESENT:

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

ADDITIONAL ATTENDEES PRESENT:

Rebecca Marshall, sergeant at arms

III. DISCUSSION OF LEGISLATION

House Bill No. 545 by Representative Wright

Representative Wright presented House Bill No. 545, which provides for prelicensing requirements for insurance producers.

Representative Huval offered a technical amendment. Representative Huval offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 9 yeas and 0 nays. Representatives Huval, Boyd, Brown, Firment, Frieman, Illg, Jordan, Mack, and Willard voted yea.

Representative Frieman offered a motion to report House Bill No. 545 with amendments. Without objection, House Bill No. 545 was reported with amendments by a vote of 9 yeas and 0 nays. Representatives Huval, Boyd, Brown, Firment, Frieman, Illg, Jordan, Mack, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 2 in support and 1 for information only. Witness cards are included in the committee records.

House Bill No. 695 by Representative Wright

Representative Wright presented House Bill No. 695, which provides for health and accident insurance producers and consultants and modifies terminology relative to health and accident insurance.

Representative Huval offered amendments to:

- (1) Specify that written instruction of the owner of the policy or the first-named insured on the policy is required to alter a contract that would change the producer of record during the term of the contract.
- (2) Make technical changes.

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

Representative Illg offered a motion to report House Bill No. 695 with amendments. Without objection, House Bill No. 695 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Huval, Boyd, Brown, Edmonston, Firment, Frieman, Illg, Jordan, Mack, and Willard voted yea.

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

House Bill No. 682 by Representative Brown

Representative Huval announced that action on House Bill No. 682, which provides for a claims adjuster database, was voluntarily deferred.

House Bill No. 79 by Representative Echols

Representative Echols presented House Bill No. 79, which provides for the minimum number of meetings for the boards of directors of certain captive insurers.

Representative Illg offered a motion to report House Bill No. 79 favorably. Without objection, House Bill No. 79 was reported favorably by a vote of 10 yeas and 0 nays. Representatives Huval, Boyd, Brown, Edmonston, Firment, Frieman, Illg, Jordan, Mack, and Willard voted yea.

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

House Bill No. 82 by Representative Illg

Representative Illg presented House Bill No. 82, which repeals the authority of the commissioner of insurance to retain funds collected from certain fees.

Representative Mack offered a motion to report House Bill No. 82 favorably. Without objection, House Bill No. 82 was reported favorably by a vote of 10 yeas and 0 nays. Representatives Huval, Boyd, Brown, Edmonston, Firment, Frieman, Illg, Jordan, Mack, and Willard voted yea.

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

House Bill No. 118 by Representative Firment

Representative Firment presented House Bill No. 118, which provides for the members of the Louisiana Property and Casualty Insurance Commission and its ad hoc committees.

Representative Huval offered a technical amendment. Representative Huval offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 8 yeas and 0 nays. Representatives Huval, Brown, Edmonston, Firment, Frieman, Jordan, Mack, and Willard voted yea.

Representative Huval offered an amendment to add a representative of the American Property Casualty Insurance Association to the catastrophe property claims ad hoc committee within the Louisiana Property and Casualty Insurance Commission. Representative Huval offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 10 yeas and 0 nays. Representatives Huval, Boyd, Brown, Edmonston, Firment, Frieman, Green, Jordan, Mack, and Willard voted yea.

Tom Travis, Louisiana Department of Insurance (LDI), 1702 N. Third Street, Baton Rouge, LA 70802, (225) 342-2136, spoke for information only on House Bill No. 118.

Representative Edmonston offered a motion to report House Bill No. 118 with amendments. Without objection, House Bill No. 118 was reported with amendments by a vote of 11 yeas and 0 nays. Representatives Huval, Boyd, Brown, Edmonston, Firment, Frieman, Glover, Green, Jordan, Mack, and Willard voted yea.

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

House Bill No. 182 by Representative Hollis

On behalf of Representative Hollis, Matthew Stewart, LDI, 1702 N. Third Street, Baton Rouge, LA 70802, (225) 219-5941, presented House Bill No. 182, which provides relative to third-party administrators.

Representative Frieman offered a motion to report House Bill No. 182 favorably. Without objection, House Bill No. 182 was reported favorably by a vote of 10 yeas and 0 nays. Representatives Huval, Boyd, Brown, Edmonston, Firment, Frieman, Glover, Green, Mack, and Willard voted yea.

House Bill No. 198 by Representative Willard

Representative Willard presented House Bill No. 198, which provides for group life insurance.

Frank Opelka, LDI, 1702 N. Third Street, Baton Rouge, LA 70802, (225) 342-5900, spoke for information only on House Bill No. 198.

Representative Willard offered a motion to report House Bill No. 198 favorably. Without objection, House Bill No. 198 was reported favorably by a vote of 12 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Firment, Frieman, Glover, Green, Jordan, Mack, and Willard voted yea.

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

House Bill No. 210 by Representative Mack

Representative Mack presented House Bill No. 210, which provides for technical corrections to certain provisions affecting mutual insurance holding companies.

Matthew Stewart, LDI, 1702 N. Third Street, Baton Rouge, LA 70802, (225) 219-5941, spoke for information only on House Bill No. 210.

Representative Jordan offered a technical amendment. Representative Jordan offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 12 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Firment, Frieman, Glover, Green, Jordan, Mack, and Willard voted yea.

Representative Mack offered a motion to report House Bill No. 210 with amendments. Without objection, House Bill No. 210 was reported with amendments by a vote of 12 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Firment, Frieman, Glover, Green, Jordan, Mack, and Willard voted yea.

House Bill No. 294 by Representative Nelson

Representative Nelson presented House Bill No. 294, which provides relative to the guaranteed issue of Medicare supplement policies.

Frank Opelka, LDI, 1702 N. Third Street, Baton Rouge, LA 70802, (225) 342-5900, spoke for information only on House Bill No. 294.

Representative Huval offered amendments to:

- (1) Remove references to age 65 as the time for which an individual is eligible for Medicare supplemental policies.
- (2) Increase the open enrollment periods from 45 to 63 days.
- (3) Make technical changes.

Representative Huval offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 12 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Firment, Frieman, Glover, Green, Jordan, Mack, and Willard voted yea.

Representative Frieman offered a motion to report House Bill No. 294 with amendments. Without objection, House Bill No. 294 was reported with amendments by a vote of 12 yeas and 0 nays.

Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Firment, Frieman, Glover, Green, Jordan, Mack, and Willard voted yea.

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

House Bill No. 529 by Representative Brown

Representative Brown presented House Bill No. 529, which provides for the organization of the Department of Insurance.

Representative Huval offered a technical amendment. Representative Huval offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 12 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Firment, Frieman, Glover, Green, Jordan, Mack, and Willard voted yea.

Denise Gardner, LDI, P.O. Box 94214, Baton Rouge, LA 70804, (225) 342-7276, spoke for information only on House Bill No. 529.

James Donelon, LDI, 1702 N. Third Street, Baton Rouge, LA 70802, (225) 342-7275, spoke in support of House Bill No. 529.

Representative Jordan offered a motion to report House Bill No. 529 with amendments. Without objection, House Bill No. 529 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Firment, Frieman, Glover, Jordan, and Willard voted yea.

Representative Jordan in the chair.

House Bill No. 122 by Representative Huval

Representative Huval presented House Bill No. 122, which re-creates the Department of Insurance.

Representative Huval offered a motion to report House Bill No. 122 favorably. Without objection, House Bill No. 122 was reported favorably by a vote of 10 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Firment, Frieman, Glover, Jordan, and Willard voted yea.

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

House Bill No. 532 by Representative Huval

Representative Huval presented House Bill No. 532, which provides relative to health insurance coverage for fire employees.

Bill Porche, Olinde Group, 6700 Jefferson Highway, Baton Rouge, LA 70806, (225) 922-9999, spoke in support of House Bill No. 532.

Representative Jordan offered an amendment to specify that group health insurance coverage is coverage in the large group market as defined in present law (R.S. 22:1061(5)(n)). Representative Jordan offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 10 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Firment, Frieman, Glover, Jordan, and Willard voted yea.

Frank Opelka, LDI, 1702 N. Third Street, Baton Rouge, LA 70802, (225) 342-5900, spoke for information only on House Bill No. 532.

Chad Major, Professional Firefighters Association of Louisiana, 8011 Merle Gustafson Drive, Baton Rouge, LA 70807, (225) 572-8483, spoke in support of House Bill No. 532.

Representative Huval offered a motion to voluntarily defer action on House Bill No. 532. Without objection, action on House Bill No. 532 was voluntarily deferred by a vote of 12 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Firment, Frieman, Glover, Green, Illg, Jordan, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 6 in support. Witness cards are included in the committee records.

Further action was taken by the committee on House Bill No. 532 on April 27, 2022. Please check for the subsequent action to complete the record of discussion and motions on House Bill No. 532.

House Bill No. 692 by Representative Larvadain

Representative Larvadain presented House Bill No. 692, which provides for the Louisiana Named Storm Insurance Fraud Prevention Authority.

Representative Jordan offered a technical amendment. Representative Jordan offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 11 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Frieman, Glover, Green, Illg, Jordan, and Willard voted yea.

Representative Jordan offered an amendment to add a representative of the American Property Casualty Insurance Association and a representative of the Consumer Federation of America to the authority's board of directors. Representative Jordan offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 11 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Frieman, Glover, Green, Illg, Jordan, and Willard voted yea.

Chairman Huval in the chair.

Eric Holl, Real Reform Louisiana, 640 Lakeland Drive, Baton Rouge, LA 70802, (703) 399-4841, spoke in support of House Bill No. 692.

Douglas Quinn, American Policyholder Association, 275 Zilg Drive, Toms River, NJ 08753, (732) 581-2776, spoke in support of House Bill No. 692.

Galen Hair, 1118 Pauline Street, New Orleans, LA 70117, (540) 684-5200, spoke in support of House Bill No. 692.

James Donelon, LDI, 1702 N. Third Street, Baton Rouge, LA 70802, (225) 342-7275, spoke in opposition to House Bill No. 692.

Nathan Strebeck, LDI, 1702 N. Third Street, Baton Rouge, LA 70802, (225) 219-5819, spoke for information only on House Bill No. 692.

Representative Brown offered a motion to report House Bill No. 692 with amendments, to which Representative Firment objected. The administrative assistant called the roll, and House Bill No. 692 was reported with amendments by a vote of 7 yeas and 5 nays. Representatives Boyd, Brown, DuBuisson, Glover, Green, Jordan, and Willard voted yea. Representatives Huval, Edmonston, Firment, Frieman, and Illg voted nay.

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

House Bill No. 715 by Representative Green

Representative Green presented House Bill No. 715, which makes various revisions in the Insurance Holding Company System Regulatory Law.

Stewart Guerin, LDI, 1702 N. Third Street, Baton Rouge, LA 70802, (225) 219-3929, spoke for information only on House Bill No. 715.

Representative Huval offered a technical amendment. Representative Huval offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 11 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Firment, Glover, Green, Illg, Jordan, and Willard voted yea.

Representative Willard offered a motion to report House Bill No. 715 with amendments. Without objection, House Bill No. 715 was reported with amendments by a vote of 11 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Firment, Glover, Green, Illg, Jordan, and Willard voted yea.

IV. OTHER BUSINESS

Representative DuBuisson offered a motion to adopt the minutes of the 2020 Regular Session committee meeting held on March 11. Without objection, the motion passed by a vote of 8 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Firment, Frieman, Illg, and Willard voted yea.

Representative Illg offered a motion to adopt the minutes of the 2021 Regular Session committee meetings held on April 22, April 27, April 28, May 4, May 5, May 12, May 19, May 26, and June 2. Without objection, the motion passed by a vote of 8 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Firment, Frieman, Illg, and Willard voted yea.

Representative Brown offered a motion to adopt the committee rules. Without objection, the motion passed by a vote of 8 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Firment, Frieman, Illg, and Willard voted yea.

V. ANNOUNCEMENTS

There were no announcements.

VI. ADJOURNMENT

Representative Willard offered a motion to adjourn. Without objection, the motion passed by a vote of 11 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Edmonston, Firment, Glover, Green, Illg, Jordan, and Willard voted yea.

The meeting was adjourned at 12:33 p.m.

Respectfully submitted,

Chairman Mike Huval
House Committee on Insurance

Date adopted: