

## **House Committee on Insurance**

Minutes of Meeting  
2024 Regular Session  
March 26, 2024

### **I. CALL TO ORDER**

Representative Michael "Gabe" Firment, chairman of the House Committee on Insurance, called the meeting to order at 9:11 a.m. in Room 3, in the state capitol in Baton Rouge, Louisiana.

### **II. ROLL CALL**

#### **MEMBERS PRESENT:**

Representative Michael "Gabe" Firment, chairman  
Representative Lawrence A. "Larry" Bagley  
Representative Dennis Bamburg, Jr.  
Representative Jacob Braud  
Representative Chad Brown, vice chairman  
Representative Jack "Jay" William Gallé, Jr.  
Representative Brian Leonard Glorioso  
Representative Kyle M. Green, Jr.  
Representative Troy Jude Hebert  
Representative Chance Keith Henry  
Representative John R. Illg, Jr.  
Representative Michael T. Johnson  
Representative Edmond Jordan  
Representative Mandie Landry  
Representative Shaun Raphael Mena  
Representative Tammy T. Phelps  
Representative Roger William Wilder, III  
Representative Matthew Willard

#### **MEMBERS ABSENT:**

Representative Aimee Adatto Freeman

#### **STAFF MEMBERS PRESENT:**

Rashida Keith, attorney  
Alicia Powell, committee administrative assistant

**ADDITIONAL ATTENDEES PRESENT:**

Vivian Hurst, sergeant at arms

**III. DISCUSSION OF LEGISLATION****House Bill No. 609 by Representative Firmert**

Representative Firmert announced that action on House Bill No. 609, which provides for the appraisal process and employment of umpires, was voluntarily deferred.

**House Bill No. 678 by Representative Firmert**

Representative Firmert announced that action on House Bill No. 678, which provides relative to fair claims settlement practices, was voluntarily deferred.

**House Bill No. 196 by Representative Bamburg**

Representative Bamburg presented House Bill No. 196, which extends the insurance fraud investigation unit within the Department of Public Safety and Corrections.

Representative Firmert offered amendments in the form of a substitute bill. Representative Firmert offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 13 yeas and 0 nays. Representatives Firmert, Bagley, Bamburg, Braud, Brown, Glorioso, Hebert, Henry, Jordan, Mandie Landry, Mena, Wilder, and Willard voted yea.

Adam Patrick, Louisiana Department of Insurance (LDI), 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 196.

Representative Jordan offered a motion to report House Bill No. 196 by substitute. Without objection, House Bill No. 196 was reported by substitute by a vote of 13 yeas and 0 nays. Representatives Firmert, Bagley, Bamburg, Braud, Brown, Glorioso, Hebert, Henry, Jordan, Mandie Landry, Mena, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 7 in support. Witness cards are included in the committee records.

Prepared statements were received via email for House Bill No. 196 pursuant to House Rule 14.33.

**House Bill No. 304 by Representative Braud**

Representative Braud presented House Bill No. 304, which extends the Sledge Jeansonne Louisiana Insurance Fraud Prevention Act.

Representative Firmert offered amendments in the form of a substitute bill. Representative Firmert offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 14 yeas and 0 nays. Representatives Firmert, Bagley, Bamburg, Braud, Brown, Galle, Green, Hebert, Henry, Illg, Jordan, Mandie Landry, Mena, and Wilder voted yea.

Adam Patrick, LDI, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 304.

Representative Firmert offered a motion to report House Bill No. 304 by substitute. Without objection, House Bill No. 304 was reported by substitute by a vote of 15 yeas and 0 nays. Representatives Firmert, Bagley, Bamburg, Braud, Brown, Glorioso, Hebert, Henry, Mike Johnson, Jordan, Mandie Landry, Mena, Phelps, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 7 in support. Witness cards are included in the committee records.

**House Bill No. 311 by Representative Hebert**

Representative Hebert presented House Bill No. 311, which provides relative to examinations and certain adopted handbooks.

Adam Patrick, LDI, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 311.

Representative Hebert offered amendments to retain the Examiners' Handbook found in present law and add the Market Regulation Handbook adopted by the National Assoc. of Insurance Commissioners. Representative Hebert offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 14 yeas and 0 nays. Representatives Firmert, Bagley, Bamburg, Braud, Brown, Glorioso, Hebert, Henry, Illg, Mike Johnson, Jordan, Mena, Phelps, and Wilder voted yea.

Representative Jordan offered a motion to report House Bill No. 311 with amendments. Without objection, House Bill No. 311 was reported with amendments by a vote of 14 yeas and 0 nays. Representatives Firmert, Bagley, Bamburg, Braud, Brown, Hebert, Henry, Illg, Mike Johnson, Jordan, Mandie Landry, Mena, Phelps, and Wilder voted yea.

Witness cards submitted by individuals who did not speak are as follows: 5 in support. Witness cards are included in the committee records.

**House Bill No. 399 by Representative Henry**

Representative Henry presented House Bill No. 399, which provides for transmission of information relative to the Department of Insurance.

Adam Patrick, LDI, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 399.

Representative Jordan offered a motion to report House Bill No. 399 favorably. Without objection, House Bill No. 399 was reported favorably by a vote of 14 yeas and 0 nays. Representatives Firmint, Bagley, Bamburg, Braud, Brown, Hebert, Henry, Illg, Mike Johnson, Jordan, Mandie Landry, Mena, Phelps, and Wilder voted yea.

Witness cards submitted by individuals who did not speak are as follows: 4 in support. Witness cards are included in the committee records.

**House Bill No. 605 by Representative Henry**

Representative Henry presented House Bill No. 605, which provides relative to hearings and delivery of notices.

Representative Jordan offered a motion to report House Bill No. 605 favorably. Without objection, House Bill No. 605 was reported favorably by a vote of 14 yeas and 0 nays. Representatives Firmint, Bagley, Bamburg, Braud, Brown, Hebert, Henry, Illg, Mike Johnson, Jordan, Mandie Landry, Mena, Phelps, and Wilder voted yea.

Witness cards submitted by individuals who did not speak are as follows: 4 in support and 1 for information only. Witness cards are included in the committee records.

**House Bill No. 511 by Representative Illg**

Representative Illg presented House Bill No. 511, which provides relative to uninsured motorists and certain policy forms.

Representative Firmint offered amendments originating in committee.

Ben Albright, Independent Insurance Agents and Brokers of Louisiana, 18153 E. Petroleum Dr., Baton Rouge, LA 70809, spoke in support of House Bill No. 511.

Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 16 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Brown, Galle, Green, Hebert, Henry, Illg, Mike Johnson, Jordan, Mandie Landry, Mena, Phelps, and Wilder voted yeas.

Hilary Segura, American Property Casualty Insurance Association, 8700 West Bryn Mawr Ave., Ste. 1200S, Chicago, IL 60631, spoke in opposition to House Bill No. 511.

Representative Jordan offered a motion to report House Bill No. 511 with amendments. Without objection, House Bill No. 511 was reported with amendments by a vote of 15 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Brown, Galle, Green, Hebert, Henry, Illg, Jordan, Mandie Landry, Mena, Phelps, and Wilder voted yeas.

### **House Bill No. 616 by Representative Green**

Representative Green presented House Bill No. 616, which provides relative to actuarial reviews of healthcare legislation.

Representative Firment offered amendments to:

- (1) Add that a contractor may be a La.-based university department or academic faculty with experience analyzing health insurance premiums;
- (2) Require LDI to ensure that contractors are independent and free from conflicts of interest that might affect neutrality of actuarial reviews;
- (3) Delete language relative to limiting the number of reviews to 6 legislative proposals;
- (4) Require the estimate of the amounts necessary to defray the cost of the mandates for health insurance products to include an evaluation of whether the legislative proposal includes a mandate requiring defrayal of costs. Authorize LDI to seek this evaluation prior to requesting the remaining actuarial review required in proposed law;
- (5) Provide that proposed law does not delegate state or federal authority to a non-state entity, including authority to request fiscal impact analyses from the legislative fiscal office, or authority to make determinations regarding the legal status of state benefit mandates pursuant to state and federal law; and
- (6) Make technical changes.

Frank Opelka, LDI, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 616.

Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 14 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Brown, Galle, Green, Hebert, Henry, Illg, Jordan, Mandie Landry, Mena, and Wilder voted yea.

Representative Green offered a motion to report House Bill No. 616 with amendments. Without objection, House Bill No. 616 was reported with amendments by a vote of 14 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Brown, Galle, Green, Hebert, Henry, Illg, Jordan, Mandie Landry, Mena, and Wilder voted yea.

Witness cards submitted by individuals who did not speak are as follows: 10 in support. 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 Bagley offered a motion to adjourn. Without objection, the motion passed by a vote of 14 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Brown, Galle, Green, Hebert, Henry, Illg, Jordan, Mandie Landry, Mena, and Wilder voted yea.

The meeting was adjourned at 9:54 a.m.

Respectfully submitted,

Chairman Michael "Gabe" Firment  
House Committee on Insurance

Date adopted: September 6, 2024