

House Committee on Insurance

Minutes of Meeting
2024 Regular Session
April 4, 2024

I. CALL TO ORDER

Representative Michael "Gabe" Firment, chairman of the House Committee on Insurance, called the meeting to order at 9:13 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 Aimee Adatto Freeman
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:

None

STAFF MEMBERS PRESENT:

Rashida Keith, attorney
Alicia Powell, committee administrative assistant

ADDITIONAL ATTENDEES PRESENT:

Rebecca Marshall, sergeant at arms

III. DISCUSSION OF LEGISLATION**House Bill No. 428 by Representative Boyd**

Representative Boyd presented House Bill No. 428, which provides relative to the Louisiana Citizens Property Insurance Corporation.

Representative Firmert offered amendments to:

- (1) Amend proposed law to remove the policyholder's option to limit coverage to a certain percentage of personal property. Authorize the insurer to calculate an appropriate reduction in premium upon the policyholder's exclusion of coverage and remove the insurer's requirement to return a reduction in premium to the policyholder.

Kim Callaway, Louisiana Realtors, 821 Main St., Baton Rouge, LA 70802, spoke in support of House Bill No. 428.

Ben Albright, Independent Insurance Agents and Brokers of Louisiana, 18153 E. Petroleum Dr., Baton Rouge, LA 70809, spoke for information only on House Bill No. 428.

Paige Harper, Louisiana Citizens Insurance, 1 Galleria Blvd., Ste. 720, Metairie, LA 70001, spoke for information only on House Bill No. 428.

Representative Firmert offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 18 yeas and 0 nays. Representatives Firmert, Bagley, Bamburg, Braud, Brown, Freeman, Galle, Glorioso, Hebert, Henry, Illg, Jordan, Mike Johnson, Mandie Landry, Mena, Phelps, Wilder, and Willard voted yea.

Representative Willard offered a motion to report House Bill No. 428 with amendments. Without objection, House Bill No. 428 was reported with amendments by a vote of 18 yeas and 0 nays. Representatives Firmert, Bagley, Bamburg, Braud, Brown, Freeman, Galle, Glorioso, Hebert, Henry, Illg, Jordan, Mike Johnson, Mandie Landry, Mena, Phelps, Wilder, and Willard voted yea.

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

House Bill No. 672 by Representative Jordan

Representative Jordan presented House Bill No. 672, which provides relative to managing general agents.

Representative Firment offered amendments to make technical changes. Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 18 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Brown, Freeman, Galle, Glorioso, Hebert, Henry, Illg, Jordan, Mike Johnson, Mandie Landry, Mena, Phelps, Wilder, and Willard voted yea.

Vice Chairman Brown in the chair.

Ben Riggs, Real Reform Louisiana, 1717 Perkins Rd., Baton Rouge, LA 70808, spoke in support of House Bill No. 672.

Chairman Firment in the chair.

Tim Temple, Louisiana Department of Insurance, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 672.

Representative Jordan offered a motion to report House Bill No. 672 with amendments. Without objection, House Bill No. 672 was reported with amendments by a vote of 17 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Brown, Galle, Glorioso, Hebert, Henry, Illg, Jordan, Mike Johnson, Mandie Landry, Mena, Phelps, Wilder, and Willard voted yea.

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

House Bill No. 706 by Representative Jordan

Representative Jordan presented House Bill No. 706, which requires automobile liability insurance policies include uninsured motorist coverage.

Representative Firment offered amendments to make technical changes. 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, Bamburg, Braud, Brown, Galle, Glorioso, Hebert, Henry, Illg, Jordan, Mike Johnson, Mandie Landry, Mena, Phelps, Wilder, and Willard voted yea.

Representative Jordan offered a motion to voluntarily defer action on House Bill No. 706. Without objection, action on House Bill No. 706 was voluntarily deferred by a vote of 15 yeas and 0 nays.

Representatives Firment, Bamburg, Braud, Brown, Galle, Glorioso, Hebert, Henry, Illg, Jordan, Mike Johnson, Mandie Landry, Mena, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 3 in support and 7 in opposition. Witness cards are included in the committee records.

Prepared statements were received via email for House Bill No. 706 pursuant to House Rule 14.33.

House Bill No. 673 by Representative Jordan

Representative Jordan presented House Bill No. 673, which provides relative to unfair discrimination in insurance practices.

Kellen Mathews, State Farm Insurance Company, 450 Laurel St., Ste. 1900, Baton Rouge, LA 70801, spoke in opposition to House Bill No. 673.

Hilary Segura, American Property Casualty Insurance Association (APCIA), 8700 West Bryn Mawr Ave., Ste. 1200S, Chicago, IL 60631, spoke in opposition to House Bill No. 673.

Caitlin Murray, National Association of Mutual Insurance Companies (NAMIC), 850 S. Gadsden St., Tallahassee, FL 32301, spoke in opposition to House Bill No. 673.

Representative Jordan offered a motion to report House Bill No. 673 favorably, to which Representative Bamburg objected. The administrative assistant called the roll, and the motion failed to pass by a vote of 5 yeas and 11 nays. Representatives Brown, Green, Jordan, Mena, and Willard voted yea. Representatives Firment, Bagley, Bamburg, Braud, Galle, Glorioso, Hebert, Henry, Illg, Mike Johnson, and Wilder voted nay.

Representative Jordan offered a motion to voluntarily defer action on House Bill No. 673. Without objection, action on House Bill No. 673 was voluntarily deferred by a vote of 16 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Brown, Galle, Glorioso, Green, Hebert, Henry, Illg, Jordan, Mike Johnson, Mena, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 6 in support and 9 in opposition. Witness cards are included in the committee records.

House Bill No. 671 by Representative Jordan

Representative Jordan presented House Bill No. 671, which prohibits the use of certain rating factors in insurance underwriting.

Ben Riggs, Real Reform Louisiana, 1717 Perkins Rd., Baton Rouge, LA 70808, spoke in support of House Bill No. 671.

Peter Robins-Brown, Louisiana Progress Action, 650 N. Sixth St., Baton Rouge, LA 70802, spoke in support of House Bill No. 671.

Jimmy Ordeneaux, Louisiana Farm Bureau Insurance Company, 701 Poydras St., Ste. 3800, New Orleans, LA 70139, spoke in opposition to House Bill No. 671.

Vice Chairman Brown in the chair.

Ben Albright, Independent Insurance Agents and Brokers of Louisiana, 18153 E. Petroleum Dr., Baton Rouge, LA 70809, spoke in opposition to House Bill No. 671.

Hilary Segura, APCIA, 8700 West Bryn Mawr Ave., Ste. 1200S, Chicago, IL 60631, spoke in opposition to House Bill No. 671.

Chairman Firmert in the chair.

Kevin Cunningham, APCIA, 543 Spanish Town Rd., Baton Rouge, LA 70802, spoke in opposition to House Bill No. 671.

Caitlin Murray, NAMIC, 850 S. Gadsden St., Tallahassee, FL 32301, spoke in opposition to House Bill No. 671.

Kellen Mathews, State Farm Insurance Company, 450 Laurel St., Ste. 1900, Baton Rouge, LA 70801, spoke in opposition to House Bill No. 671.

Representative Jordan offered an amendment originating in committee. Representative Jordan offered a motion to adopt the proposed amendments, to which Representative Henry objected. The administrative assistant called the roll, and the motion failed to pass by a vote of 7 yeas and 10 nays. Representatives Brown, Green, Jordan, Mandie Landry, Mena, Phelps, and Willard voted yea. Representatives Firmert, Bamburg, Braud, Galle, Glorioso, Hebert, Henry, Illg, Mike Johnson, and Wilder voted nay.

Representative Bagley offered a motion to voluntarily defer action on House Bill No. 671. Representative Willard offered a substitute motion to report House Bill No. 671 favorably, to which Representative Galle objected. The administrative assistant called the roll, and the substitute motion to report House Bill No. 671 failed to pass by a vote of 7 yeas and 11 nays. Representatives Brown, Green, Jordan, Mandie Landry, Mena, Phelps, and Willard voted yea. Representatives Firmert, Bagley, Bamburg, Braud, Galle, Glorioso, Hebert, Henry, Illg, Mike Johnson, and Wilder voted nay.

The original motion to voluntarily defer action on House Bill No. 671 was considered. Without objection, action on House Bill No. 671 was voluntarily deferred by a vote of 18 yeas and 0 nays. Representatives Firment, Bagley, Bamberg, Braud, Brown, Galle, Glorioso, Green, Hebert, Henry, Illg, Jordan, Mike Johnson, Mandie Landry, Mena, Phelps, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 1 in support and 8 in opposition. 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 Brown offered a motion to adjourn. Without objection, the motion passed by a vote of 18 yeas and 0 nays. Representatives Firment, Bagley, Bamberg, Braud, Brown, Galle, Glorioso, Green, Hebert, Henry, Illg, Jordan, Mike Johnson, Mandie Landry, Mena, Phelps, Wilder, and Willard voted yea.

The meeting was adjourned at 12:50 p.m.

Respectfully submitted,

Chairman Michael "Gabe" Firment
House Committee on Insurance

Date adopted: September 6, 2024