

House Committee on Insurance

Minutes of Meeting
2026 Regular Session
March 24, 2026

I. CALL TO ORDER

Representative Michael "Gabe" Firment, chair of the House Committee on Insurance, called the meeting to order at 9:25 a.m. in Room 3, in the state capitol in Baton Rouge, Louisiana.

II. ROLL CALL

MEMBERS PRESENT:

Representative Michael "Gabe" Firment, chair
Representative Lawrence A. "Larry" Bagley
Representative Dennis Bamburg, Jr.
Representative Michael Robert "Mike" Bayham, Jr.
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., vice chair
Representative Edmond Jordan
Representative Michael Melerine
Representative Shaun Raphael Mena
Representative Ed Murray
Representative Tammy T. Phelps
Representative Roger William Wilder, III

MEMBERS ABSENT:

None

STAFF MEMBERS PRESENT:

Adraiana Johnson, legislative analyst
Trinity A Johnson, legislative analyst
Alicia Powell, committee administrative assistant

ADDITIONAL ATTENDEES PRESENT:

Cheryl Domino, sergeant at arms

Marcellus Veal, sergeant at arms

III. DISCUSSION OF LEGISLATION**House Bill No. 941 by Representative Hebert**

Representative Hebert presented House Bill No. 941, which provides with respect to additional insured coverage.

Representative Firmont offered an amendment to make a technical change. Representative Firmont offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 15 yeas and 0 nays. Representatives Firmont, Bagley, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Chance Henry, Illg, Jordan, Melerine, Mena, Murray, and Wilder voted yea.

Representative Firmont offered an amendment to add that once additional insured coverage is actually purchased, the named insured, its insurer, or authorized representative shall notify the additional insured in writing at least 30 days before the next annual premium is due or within seven days of binding the renewal coverage for the named insured, whichever time period is less. Representative Firmont offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 14 yeas and 0 nays. Representatives Firmont, Bagley, Bamburg, Bayham, Galle, Glorioso, Hebert, Chance Henry, Illg, Jordan, Melerine, Mena, Murray, and Wilder voted yea.

Mike Moncla, Louisiana Oil and Gas Association, 1331 Lakeridge Dr., Baton Rouge, LA 70802, spoke in support of House Bill No. 941.

Anita Wolverton, Expand Energy Corporation, 10000 Energy Dr., Houston, TX 77073, spoke in support of House Bill No. 941.

Representative Melerine offered a motion to report House Bill No. 941 with amendments. Without objection, House Bill No. 941 was reported with amendments by a vote of 12 yeas and 0 nays. Representatives Firmont, Bagley, Bamburg, Bayham, Galle, Hebert, Chance Henry, Illg, Melerine, Mena, Murray, and Wilder voted yea.

Witness cards submitted by individuals who did not speak are as follows: 8 in support. Witness cards are included in the committee records.

House Bill No. 825 by Representative Braud

Representative Braud presented House Bill No. 825, which provides relative to the Stated Value Homeowner's Policy Act.

Representative Firment offered amendments to:

- (1) Make technical changes;
- (2) Redefine the term "stated value homeowner's policy";
- (3) Remove provision of present law relative to insurer disclosure of stated value policy offerings to consumers; and
- (4) Amend present law for clarity relative to replacement cost policies and liens.

Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 10 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Bayham, Galle, Hebert, Chance Henry, Mena, Murray, and Wilder voted yeas.

Representative Firment offered a motion to report House Bill No. 825 with amendments. Without objection, House Bill No. 825 was reported with amendments by a vote of 11 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Bayham, Galle, Hebert, Chance Henry, Melerine, Mena, Murray, and Wilder voted yeas.

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

The committee stood at ease at 9:46 a.m. The committee reconvened at 9:51 a.m.

House Bill No. 577 by Representative Glorioso

Representative Firment offered a motion to voluntarily defer action on House Bill No. 577, which provides relative to penalties calculated on the amount found to be due from the insurer to the insured. Without objection, action on House Bill No. 577 was voluntarily deferred by a vote of 12 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Galle, Hebert, Chance Henry, Illg, Melerine, Mena, Murray, Phelps, and Wilder voted yeas.

Vice Chair Illg in the chair.

House Bill No. 759 by Representative Firment

Representative Firment presented House Bill No. 759, which provides relative to fortified roof endorsement offers.

Representative Illg offered an amendment to make technical changes. Representative Illg offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 11 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Galle, Hebert, Chance Henry, Illg, Melerine, Murray, Phelps, and Wilder voted yea.

Adam Patrick, Louisiana Department of Insurance, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 759.

Benjamin Albright, Independent Insurance Agents and Brokers of Louisiana, 18153 E. Petroleum Dr., Baton Rouge, LA 70809, spoke in support of House Bill No. 759.

Representative Firment offered an amendment to clarify that the requirement for the fortified roof endorsement applies exclusively to authorized insurers issuing homeowners' policies, not to individual insurance producers or agents. Representative Firment offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 12 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Galle, Hebert, Chance Henry, Illg, Melerine, Mena, Murray, Phelps, and Wilder voted yea.

Ryan Haynie, Louisiana Insurers Conference, P.O. Box 44032, Baton Rouge, LA 70804, spoke in support of House Bill No. 759.

Representative Firment offered amendments to:

- (1) Establish that the required endorsement is applicable exclusively to homeowners' insurance for residential properties with roofs installed within the last 10 years, if those roofs can be upgraded to meet the specified standards at the time of policy issuance or renewal; and
- (2) Specify that insurers may voluntarily offer the endorsement for homes with roofs older than 10 years, and it confirms that nothing in the bill prevents insurers from using the age or condition of the roof as a rating factor when determining the premium for that endorsement.

Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 13 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Freeman, Galle, Hebert, Chance Henry, Illg, Melerine, Mena, Murray, Phelps, and Wilder voted yea.

Representative Firment offered a motion to report House Bill No. 759 with amendments. Without objection, House Bill No. 759 was reported with amendments by a vote of 13 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Freeman, Galle, Hebert, Chance Henry, Illg, Melerine, Mena, Murray, Phelps, and Wilder voted yeas.

Witness cards submitted by individuals who did not speak are as follows: 3 in support, 7 in opposition, and 2 for information only. Witness cards are included in the committee records.

House Bill No. 831 by Representative Firment

Representative Firment presented House Bill No. 831, which prohibits certain pricing practices in property damage claims.

Kellen Mathews, State Farm Insurance Company, 450 Laurel St., Baton Rouge, LA 70801, spoke for information only on House Bill No. 831.

Jonathan Davis, Residential Roofing Association of Louisiana, 11249 Caddo Dr., Denham Springs, LA 70726, spoke in opposition to House Bill No. 831.

Jimmy Ordeneaux, Louisiana Farm Bureau Insurance Company, 2431 S. Acadian Trwy., Baton Rouge, LA 70808, spoke in opposition to House Bill No. 831.

Representative Firment offered a motion to voluntarily defer action on House Bill No. 831. Without objection, action on House Bill No. 831 was voluntarily deferred by a vote of 16 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Chance Henry, Illg, Jordan, Melerine, Mena, Murray, Phelps, and Wilder voted yeas.

Witness cards submitted by individuals who did not speak are as follows: 2 in support, 53 in opposition, and 2 for information only. Witness cards are included in the committee records.

Chair Firment in the chair.

House Bill No. 765 by Representative Freeman

Representative Freeman presented House Bill No. 765, which provides relative to procedures for joining liability insurers and asserting coverage defenses.

Representative Bayham offered a motion to report House Bill No. 765 favorably. Without objection, House Bill No. 765 was reported favorably by a vote of 12 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Chance Henry, Melerine, Phelps, and Wilder voted yeas.

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

IV. OTHER BUSINESS

The minutes from the 2025 Regular Session committee meetings held on April 16, April 23, April 29, May 7, May 14, May 21, and May 28 were presented to the committee for approval. Representative Illg offered a motion to adopt. Without objection, the motion passed by a vote of 15 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Chance Henry, Illg, Jordan, Melerine, Mena, Murray, and Wilder voted yea.

V. ANNOUNCEMENTS

There were no announcements.

VI. ADJOURNMENT

Representative Bagley offered a motion to adjourn. Without objection, the motion passed by a vote of 12 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Chance Henry, Melerine, Phelps, and Wilder voted yea.

The meeting was adjourned at 11:04 a.m.

Respectfully submitted,

Chair Michael "Gabe" Firment
House Committee on Insurance

Date adopted: