

House Committee on Insurance

Minutes of Meeting
2026 Regular Session
May 6, 2026

I. CALL TO ORDER

Representative Michael "Gabe" Firment, chair of the House Committee on Insurance, called the meeting to order at 9:24 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 Dana 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:

Angela McKnight, sergeant at arms

III. DISCUSSION OF LEGISLATION**House Resolution No. 196 by Representative Owen**

Representative Owen presented House Resolution No. 196, which establishes a special study committee to assess the impact of fallen trees on residential properties and property values and to make recommendations.

Representative Illg offered a motion to report House Resolution No. 196 favorably. Without objection, House Resolution No. 196 was reported favorably by a vote of 11 yeas and 0 nays. Representatives Firment, Bamburg, Bayham, Galle, Glorioso, Hebert, Illg, Jordan, Melerine, Murray, and Wilder voted yea.

Senate Bill No. 100 by Senator Jenkins

Senator Jenkins presented Senate Bill No. 100, which provides for proof of insurance of transportation network companies involved in an accident.

Representative Bamburg offered a motion to report Senate Bill No. 100 favorably. Without objection, Senate Bill No. 100 was reported favorably by a vote of 11 yeas and 0 nays. Representatives Firment, Bamburg, Bayham, Galle, Glorioso, Hebert, Illg, Jordan, Melerine, Murray, and Wilder voted yea.

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

House Bill No. 408 by Representative Jordan

This is a continuation of the discussion on House Bill No. 408 from March 25, 2026 and April 29, 2026. Please check for the prior action to complete the record of discussion and motions on House Bill No. 408.

Representative Jordan presented House Bill No. 408, which prohibits insurers from the nonrenewal of residential insurance policies when homeowners timely mitigate risks.

Vice Chair Illg in the chair.

Rodney Braxton, Insurance Council of Louisiana, 543 Spanish Town Rd., Baton Rouge, LA 70802, spoke in opposition to House Bill No. 408.

Kevin Cunningham, American Property Casualty Insurance Association, 543 Spanish Town Rd., Baton Rouge, LA 70802, spoke in opposition to House Bill No. 408.

Representative Illg offered an amendment to change the notice requirement to sixty days. Representative Illg offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 10 yeas and 0 nays. Representatives Bamburg, Bayham, Galle, Hebert, Chance Henry, Illg, Jordan, Melerine, Murray, and Wilder voted yea.

Representative Jordan offered a motion to voluntarily defer action on House Bill No. 408. Without objection, action on House Bill No. 408 was voluntarily deferred by a vote of 10 yeas and 0 nays. Representatives Bamburg, Bayham, Galle, Hebert, Chance Henry, Illg, Jordan, Melerine, Murray, and Wilder voted yea.

Witness cards submitted by individuals who did not speak are as follows: 1 in support and 7 in opposition. Witness cards are included in the committee records.

House Bill No. 625 by Representative Jordan

Representative Jordan presented House Bill No. 625, which requires peer-to-peer car sharing programs to maintain physical damage coverage for shared vehicles during the car sharing period.

Representative Jordan offered an amendment to make a technical change. 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 Bamburg, Bayham, Galle, Hebert, Chance Henry, Illg, Jordan, Melerine, Mena, and Murray voted yea.

Representative Jordan offered amendments to:

- (1) Restore the provisions of present law;
- (2) Require an explicit insurance obligation on peer-to-peer car sharing programs in circumstances where no contractual protection package is provided; and
- (3) Require peer-to-peer car sharing programs to maintain a physical damage insurance policy issued by an insurer admitted or approved in this state.

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 Bamburg, Bayham, Galle, Hebert, Chance Henry, Illg, Jordan, Melerine, Mena, and Murray voted yea.

Ryan Haynie, Enterprise Rent-A-Car Company, P.O. Box 44032, Baton Rouge, LA 70804, spoke for information only on House Bill No. 625.

Representative Jordan offered a motion to report House Bill No. 625 with amendments. Without objection, House Bill No. 625 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Bamburg, Bayham, Galle, Hebert, Illg, Jordan, Melerine, Mena, Murray, and Wilder voted yea.

IV. OTHER BUSINESS

There was no other business.

V. ANNOUNCEMENTS

There were no announcements.

VI. ADJOURNMENT

Representative Melerine offered a motion to adjourn. Without objection, the motion passed by a vote of 10 yeas and 0 nays. Representatives Bamburg, Bayham, Galle, Hebert, Illg, Jordan, Melerine, Mena, Murray, and Wilder voted yea.

The meeting was adjourned at 10:05 a.m.

Respectfully submitted,

Chair Michael "Gabe" Firment
House Committee on Insurance

Date adopted: