

House Committee on Insurance

Minutes of Meeting
2016 Regular Session
April 20, 2016

I. CALL TO ORDER

Representative Kirk Talbot, chairman of the House Committee on Insurance, called the meeting to order at 10:17 a.m. in Room 3, in the state capitol in Baton Rouge, Louisiana. The secretary called the roll.

II. ROLL CALL

MEMBERS PRESENT:

Representative Kirk Talbot, chairman
Representative Mark Abraham
Representative John F. "Andy" Anders
Representative Chad Brown
Representative Gregory Cromer
Representative Paula P. Davis
Representative Paul Hollis
Representative Mike Huval
Representative Vincent J. Pierre
Representative Alan Seabaugh
Representative Major Thibaut, vice chairman

MEMBERS ABSENT:

Representative Robby Carter
Representative Cedric B. Glover
Representative Jerome Richard

STAFF MEMBERS PRESENT:

David Marcuse, attorney
Theresa H. Ray, legislative analyst
Christie L. Russell, secretary

ADDITIONAL ATTENDEES PRESENT:

Vivian Hurst, sergeant at arms

III. DISCUSSION OF LEGISLATION

House Bill No. 348 by Representative Davis

Representative Davis presented House Bill No. 348, which provides relative to payment of claims on life insurance.

Representative Talbot offered a motion to voluntarily defer action on House Bill No. 348. Without objection, action on House Bill No. 348 was voluntarily deferred by a vote of 8 yeas and 0 nays. Representatives Talbot, Anders, Chad Brown, Cromer, Davis, Huval, Pierre, and Thibaut voted yea.

House Bill No. 798 by Representative Talbot

Representative Talbot presented House Bill No. 798, which provides for limited lines licensing to sell property coverage for property that is self-stored in self-storage facilities.

Marcus Dunn, Self Storage Association, N. Beauregard Street, Alexandria, LA (703) 575-8000, spoke in support of House Bill No. 798.

Lana Griffin, Self Storage Assc., 10524 Carmel Drive, Baton Rouge, LA 70818, (225) 261-0147, spoke in support of House Bill No. 798.

Witness cards submitted by individuals who did not speak are as follows: 3 in support and 1 for information only. Witness cards are included in the committee records.

Representative Talbot offered an amendment to House Bill No. 798, which proposed to add that the license shall be subject to the same license and fee requirements as limited line producers. Representative Talbot offered a motion to adopt the proposed amendment. Without objection, the amendments were adopted by a vote of 9 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Cromer, Davis, Huval, Pierre, and Thibaut voted yea.

Representative Huval offered a motion to report House Bill No. 798 with amendments. Without objection, House Bill No. 798 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Cromer, Davis, Huval, Pierre, Seabaugh, and Thibaut voted yea.

House Bill No. 476 by Representative Huval

Representative Huval presented House Bill No. 476, which specifies that insurance producers may not be required to provide certain information regarding insurance coverage.

Lou Fey, Professional Insurance Agents of Louisiana, 8064 Summa Avenue, Baton Rouge, LA (225) 766-7770, spoke in support of House Bill No. 476.

Jeff Albright, Independent Insurance Agents of Louisiana, Bluebonnet Blvd, Baton Rouge, LA 70810, (225) 819-8007, spoke in support of House Bill No. 476.

Witness cards submitted by individuals who did not speak are as follows: 3 in support and 1 in opposition. Witness cards are included in the committee records.

Representative Talbot offered amendments to House Bill No. 476, which proposed to: 1) Adds definition of "lender"; 2) Only allow the issuance of certificates of insurance on standard certificate of insurance forms promulgated by the insurer, the Association for Cooperative Operations Research and Development (ACORD) the American Association of Insurance Services (AAIS), or the Insurance Services Office (ISO), unless a lender requests otherwise; 3) Delete provisions in current law that allow the use of forms other than those issued by ACORD, AAIS, or ISO; 4) Allow lenders to request an insurance producer provide additional information not contained in a certificate of insurance; 5) Specify that the certificate of insurance may list only the specific forms or endorsements contained in the underlying insurance policy; 6) Prevent a certificate holder or other interested party, other than a lender, from requiring an insurance producer to provide an interpretation of the forms and endorsements; and 7) Make technical changes. Representative Talbot offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 9 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Cromer, Davis, Huval, Pierre, and Thibaut voted yea.

Representative Huval offered a motion to report House Bill No. 476 with amendments. Without objection, House Bill No. 476 was reported with amendments by a vote of 8 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Davis, Huval, Seabaugh, and Thibaut voted yea.

House Bill No. 865 by Representative Huval

Representative Huval presented House Bill No. 865, which provides relative to licensing of insurance producers.

Barry Ward, Louisiana Department of Insurance, 1702 N. Third Street, Baton Rouge, LA 70804, (225) 219-5941, spoke for information only on House Bill No. 798.

Representative Huval offered a motion to report House Bill No. 865 favorably. Without objection, House Bill No. 865 was reported favorably by a vote of 10 yeas and 0 nays. Representatives Talbot, Abraham, Chad Brown, Cromer, Davis, Hollis, Huval, Pierre, Seabaugh, and Thibaut voted yea.

House Bill No. 915 by Representative Huval

Representative Huval presented House Bill No. 915, which provides relative to the sale of policies issued by the Louisiana Citizens Property Insurance Corporation.

Jeff Albright, Independent Insurance Agents of Louisiana, Bluebonnet Blvd, Baton Rouge, LA 70810, 225) 819-8007, spoke in support of House Bill No. 915.

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

Representative Huval offered a motion to report House Bill No. 915 favorably. Without objection, House Bill No. 915 was reported favorably by a vote of 9 yeas and 0 nays. Representatives Talbot, Abraham, Chad Brown, Cromer, Davis, Hollis, Huval, Pierre, and Thibaut voted yea.

House Bill No. 1013 by Representative Thibaut

Representative Thibaut presented House Bill No. 1013, which changes the requirements for transferring ownership of a motor vehicle, which is declared a total loss, to an insurance company.

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

Representative Thibaut offered amendments to House Bill No. 1013, which proposed to: 1) Add to the methods of transferring title to an automobile by endorsement that the signature of the owner of a motor vehicle declared a total loss by an insurance company is sufficient to transfer title of the motor vehicle to the insurance company without being notarized; and 2) Make technical changes. Representative Thibaut offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 9 yeas and 0 nays. Representatives Talbot, Abraham, Chad Brown, Cromer, Davis, Hollis, Huval, Pierre, and Thibaut voted yea.

Representative Thibaut offered a motion to report House Bill No. 1013 with amendments. Without objection, House Bill No. 1013 was reported with amendments by a vote of 9 yeas and 0 nays. Representatives Talbot, Abraham, Chad Brown, Cromer, Davis, Hollis, Huval, Pierre, and Thibaut voted yea.

IV. OTHER BUSINESS

There was no other business.

V. ANNOUNCEMENTS

There were no announcements.

VI. ADJOURNMENT

The meeting was adjourned at 10:59 a.m.

Respectfully submitted,

Chairman Kirk Talbot
House Committee on Insurance

Date adopted: