

## **House Committee on Insurance**

Minutes of Meeting  
2017 Regular Session  
April 26, 2017

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

Representative Kirk Talbot, chairman of the House Committee on Insurance, called the meeting to order at 9:34 a.m. in Room 3, in the state capitol in Baton Rouge, Louisiana.

### **II. ROLL CALL**

#### **MEMBERS PRESENT:**

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

#### **MEMBERS ABSENT:**

None

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

David Marcuse, attorney  
Shana Veade, attorney  
Christie L. Russell, secretary

#### **ADDITIONAL ATTENDEES PRESENT:**

Clementine Johnson, sergeant at arms  
Hunter Sikaffy, clerk

### III. DISCUSSION OF LEGISLATION

#### **House Bill No. 6 by Representative Hollis**

Representative Hollis presented House Bill No. 6, which exempts Louisiana residents from the assessment of penalties for noncompliance with the Patient Protection and Affordable Care Act.

Representative Hollis offered a motion to report House Bill No. 6 favorably. Without objection, House Bill No. 6 was reported favorably by a vote of 9 yeas and 4 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Cromer, Davis, Hollis, Huval, and Thibaut voted yea. Representatives Robby Carter, Glover, Jordan, and Pierre voted nay.

#### **House Bill No. 392 by Representative Connick**

Representative Connick presented House Bill No. 392, which prohibits insurers from combining a higher classified public fire protection area with a lower classified public fire protection area for the purpose of determining insurance rates for both districts.

Representative Talbot offered a motion to report House Bill No. 392 favorably. Without objection, House Bill No. 392 was reported favorably by a vote of 13 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Robby Carter, Cromer, Glover, Davis, Hollis, Huval, Jordan, Pierre, and Thibaut voted yea.

#### **House Bill No. 89 by Representative Davis**

Representative Davis presented House Bill No. 89, which allows employees of insurance companies that are not licensed claims adjusters to adjust certain losses that do not exceed five hundred dollars.

Representative Talbot offered amendments to House Bill No. 89 which propose to clarify that the claim is for a loss with a specified coverage limit of \$500 or less under a property and casualty insurance policy. Representative Talbot offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 13 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Robby Carter, Cromer, Glover, Davis, Hollis, Huval, Jordan, Pierre, and Thibaut voted yea.

Representative Davis offered a motion to report House Bill No. 89 with amendments. Without objection, House Bill No. 89 was reported with amendments by a vote of 13 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Robby Carter, Cromer, Glover, Davis, Hollis, Huval, Jordan, Pierre, and Thibaut voted yea.

**House Bill No. 165 by Representative Anders**

Representative Anders presented House Bill No. 165, which provides for identification of dental benefit plan coverage.

Representative Talbot offered amendments to House Bill No. 165 which would change proposed law from the requirement that the insurance card of a fully insured policy read "Fully Insured" to the requirement that it read "Non-ERISA", and also add an effective date of January 1, 2018. Representative Talbot offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 11 yeas and 0 nays. Representatives Talbot, Anders, Chad Brown, Cromer, Glover, Davis, Hollis, Huval, Jordan, Pierre, and Thibaut voted yea.

Representative Anders offered a motion to report House Bill No. 165 with amendments. Without objection, House Bill No. 165 was reported with amendments by a vote of 14 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Robby Carter, Cromer, Glover, Davis, Hollis, Huval, Jordan, Pierre, Seabaugh, and Thibaut voted yea.

**House Bill No. 188 by Representative Cromer**

Representative Cromer presented House Bill No. 188, which provides for review of fees charged for external review.

Representative Cromer offered a motion to report House Bill No. 188 favorably. Without objection, House Bill No. 188 was reported favorably by a vote of 14 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Robby Carter, Cromer, Glover, Davis, Hollis, Huval, Jordan, Pierre, Seabaugh, and Thibaut voted yea.

**House Bill No. 217 by Representative Jordan**

Representative Jordan presented House Bill No. 217, which provides relative to the regulation of unfair competition and unfair trade practices by vehicle mechanical breakdown insurers.

Representative Talbot offered amendments to House Bill No. 217 which would make applicable to vehicle mechanical breakdown insurers additional specific provisions of Title 22 governing unfair competition and unfair trade practices, including R.S. 22:1961-1963, 1964(1)-(7), (12)-(14), (16)-(18), and (25). Representative Talbot offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 14 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Robby Carter, Cromer, Glover, Davis, Hollis, Huval, Jordan, Pierre, Seabaugh, and Thibaut voted yea.

Representative Jordan offered a motion to report House Bill No. 217 with amendments. Without objection, House Bill No. 217 was reported with amendments by a vote of 13 yeas and 0 nays.

Representatives Talbot, Abraham, Anders, Chad Brown, Robby Carter, Glover, Davis, Hollis, Huval, Jordan, Pierre, Seabaugh, and Thibaut voted yea.

Representative Thibaut in the chair.

#### **House Bill No. 273 by Representative Huval**

Representative Huval presented House Bill No. 273, which provides for the approval by the commissioner of insurance of trade names for insurance producers.

Representative Huval offered a motion to voluntarily defer action on House Bill No. 273. Without objection, action on House Bill No. 273 was voluntarily deferred by a vote of 12 yeas and 0 nays. Representatives Abraham, Anders, Chad Brown, Cromer, Glover, Davis, Hollis, Huval, Jordan, Pierre, Seabaugh, and Thibaut voted yea.

#### **House Bill No. 408 by Representative Huval**

Representative Huval presented House Bill No. 408, which provides for the change of insurance producer of record.

Representative Huval offered amendments to House Bill No. 408 that propose to 1) Change the time period for an insurer to notify a producer of record of a change or removal of producer of record from 15 days to 10 calendar days; 2) Clarify that property, casualty, and bond commissions shall be paid to the producer of record at policy inception for the full term of the policy; 3) Make technical changes. Representative Huval offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 12 yeas and 0 nays. Representatives Abraham, Anders, Chad Brown, Cromer, Glover, Davis, Hollis, Huval, Jordan, Pierre, Seabaugh, and Thibaut voted yea.

Representative Huval offered a motion to report House Bill No. 408 with amendments. Without objection, House Bill No. 408 was reported with amendments by a vote of 12 yeas and 0 nays. Representatives Abraham, Anders, Chad Brown, Cromer, Glover, Davis, Hollis, Huval, Jordan, Pierre, Seabaugh, and Thibaut voted yea.

#### **House Bill No. 265 by Representative Chad Brown**

Representative Chad Brown presented House Bill No. 265, which provides for notice to producers of removal as producer of record.

Representative Chad Brown offered a motion to voluntarily defer action on House Bill No. 265. Without objection, action on House Bill No. 265 was voluntarily deferred by a vote of 12 yeas and

0 nays. Representatives Abraham, Anders, Chad Brown, Cromer, Glover, Davis, Hollis, Huval, Jordan, Pierre, Seabaugh, and Thibaut voted yea.

Chairman Talbot in the chair.

**House Bill No. 542 by Representative Stokes**

Representative Stokes presented House Bill No. 542, which provides for travel insurance.

Representative Anders offered a motion to report House Bill No. 542 favorably. Without objection, House Bill No. 542 was reported favorably by a vote of 14 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Robby Carter, Cromer, Glover, Davis, Hollis, Huval, Jordan, Pierre, Seabaugh, and Thibaut voted yea.

**IV. OTHER BUSINESS**

**V. ANNOUNCEMENTS**

**VI. ADJOURNMENT**

The meeting was adjourned at 11:15 a.m.

Respectfully submitted,

Chairman Kirk Talbot  
House Committee on Insurance

Date adopted: