#### **House Committee on Insurance**

Minutes of Meeting 2023 Regular Session May 16, 2023

## I. CALL TO ORDER

Representative Mike Huval, chairman of the House Committee on Insurance, called the meeting to order at 9:43 a.m. in Room 2, in the state capitol in Baton Rouge, Louisiana.

# II. ROLL CALL

## **MEMBERS PRESENT:**

Representative Mike Huval, chairman Representative Delisha Boyd Representative Chad Brown Representative Mary DuBuisson Representative Michael "Gabe" Firment Representative Lawrence "Larry" Frieman Representative Cedric B. Glover Representative Paul Hollis Representative Paul Hollis Representative John R. Illg, Jr. Representative Edmond Jordan, vice chairman Representative Sherman Q. Mack Representative Danny McCormick Representative Matthew Willard

## **MEMBERS ABSENT:**

Representative Kyle M. Green, Jr.

# **STAFF MEMBERS PRESENT:**

Cydney Jones, legislative analyst Rashida Keith, attorney Alicia Powell, committee administrative assistant

## **ADDITIONAL ATTENDEES PRESENT:**

Rebecca Marshall, sergeant at arms Faye Talbot, sergeant at arms

## **III. DISCUSSION OF LEGISLATION**

### Senate Bill No. 171 by Senator Fred Mills

Senator Fred Mills presented Senate Bill No. 171, which creates the pharmacy benefit managers quality incentive program.

Representative Huval offered amendments to make technical changes. Representative Huval offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 9 yeas and 0 nays. Representatives Huval, Brown, Firment, Frieman, Illg, Jordan, Mack, McCormick, and Willard voted yea.

Rob Rieger, Pharmaceutical Care Management Association, 450 Laurel St., 19<sup>th</sup> Floor, Baton Rouge, LA 70801, (225) 336-5200, spoke for information only on Senate Bill No. 171.

Louis Reine, Louisiana American Federation of Labor and Congress of Industrial Organizations, 429 Government St., Baton Rouge, LA 70802, (225) 383-5741, spoke in support of Senate Bill No. 171.

Randal Johnson, Louisiana Independent Pharmacies Association, 543 Spanish Town Rd., Baton Rouge, LA 70802, (225) 334-9165, spoke in opposition to Senate Bill No. 171.

T.J. Woodard, Prescriptions to Geaux, 313 Third St., Baton Rouge, LA 70801, (225) 241-7563, spoke in opposition to Senate Bill No. 171.

Representative Illg offered a motion to report Senate Bill No. 171 with amendments. Without objection, Senate Bill No. 171 was reported with amendments by a vote of 8 yeas and 0 nays. Representatives Huval, Brown, Glover, Illg, Jordan, Mack, McCormick, and Willard voted yea.

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

#### Senate Bill No. 106 by Senator Smith

Senator Smith presented Senate Bill No. 106, which requires the insurer to provide upon written request of the insured claim file for certain records in connection with an unsettled property insurance claim.

Representative Huval offered amendments to make technical changes. Representative Huval offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by

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a vote of 8 yeas and 0 nays. Representatives Huval, Brown, Glover, Illg, Jordan, Mack, McCormick, and Willard voted yea.

Representative Illg offered a motion to report Senate Bill No. 106 with amendments. Without objection, Senate Bill No. 106 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Huval, Brown, Firment, Glover, Hollis, Illg, Jordan, Mack, McCormick, and Willard voted yea.

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.

## Senate Bill No. 156 by Senator Duplessis

Senator Duplessis presented Senate Bill No. 156, which provides that no property insurance policy shall prohibit an insured from hiring a public adjuster.

Representative Huval offered amendments to make technical changes. Representative Huval offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 10 yeas and 0 nays. Representatives Huval, Brown, Firment, Glover, Hollis, Illg, Jordan, Mack, McCormick, and Willard voted yea.

James Donelon, Louisiana Department of Insurance (LDI), 1702 N. Third St., Baton Rouge, LA 70802, (225) 342-7275, spoke in support of Senate Bill No. 156.

David Caldwell, LDI, 1702 N. Third St., Baton Rouge, LA 70802, (225) 772-8011, spoke for information only on Senate Bill No. 156.

Lenny Kopowski, National Association of Public Adjusters, 10577 Airline Dr., St. Rose, LA 70087, (504) 606-8635, spoke in support of Senate Bill No. 156.

Vice Chairman Jordan in the chair.

Ben Albright, Independent Insurance Agents and Brokers of Louisiana (IIABL), 18153 E. Petroleum Dr., Baton Rouge, LA 70808, (225) 615-0020, spoke in support of Senate Bill No. 156.

## Chairman Huval in the chair.

Representative Huval offered an amendment to exempt commercial insurance policies written by surplus lines insurers from proposed law that prohibits insurers from including a policy provision that would disallow an insured the right to hire a public adjuster for services. Representative Huval offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted

by a vote of 10 yeas and 0 nays. Representatives Huval, Brown, Firment, Glover, Hollis, Illg, Jordan, Mack, McCormick, and Willard voted yea.

Tom Clark, Velocity Risk Underwriters, 301 Main St., Suite 2300, Baton Rouge, LA 70801, (225) 387-4000, spoke in support of Senate Bill No. 156.

Representative Huval offered a motion to report Senate Bill No. 156 with amendments, to which Representative Frieman objected. The administrative assistant called the roll, and Senate Bill No. 156 was reported with amendments by a vote of 10 yeas and 1 nays. Representatives Huval, Boyd, Brown, Firment, Glover, Illg, Jordan, Mack, McCormick, and Willard voted yea. Representative Frieman voted nay.

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. 252 by Representative Robby Carter

Representative Robby Carter presented House Bill No. 252, which provides for the exclusion of advertising expenses in setting rates or making rate filings.

Representative Robby Carter provided a handout, Exhibit A, which is included in the committee records.

Representative Huval offered amendments to make technical changes. Representative Huval offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 9 yeas and 0 nays. Representatives Huval, Brown, Firment, Frieman, Glover, Illg, Jordan, McCormick, and Willard voted yea.

#### Vice Chairman Jordan in the chair.

Peter Robins-Brown, Louisiana Progress Action, 650 N. Sixth St., Baton Rouge, LA 70802, (504) 256-8196, spoke in support of House Bill No. 252.

Caitlin Murray, National Association of Mutual Insurance Companies (NAMIC), 850 S. Gadsden St., Tallahassee, FL 32301, (850) 491-8424, spoke in opposition to House Bill No. 252.

Kevin Cunningham, American Property Casualty Insurance Association (APCIA), 543 Spanish Town Rd., Baton Rouge, LA 70802, (225) 381-0166, spoke in opposition to House Bill No. 252.

Rodney Braxton, State Farm Insurance, 543 Spanish Town Rd., Baton Rouge, LA 70802, (225) 381-0166, spoke in opposition to House Bill No. 252.

Jeff Albright, IIABL, 18153 E. Petroleum Dr., Baton Rouge, LA 70808, (225) 236-1366, spoke in opposition to House Bill No. 252.

Representative Mack offered a motion to report House Bill No. 252 with amendments, to which Representative Frieman objected. The administrative assistant called the roll, and House Bill No. 252 was reported with amendments by a vote of 5 yeas and 4 nays. Representatives Brown, Glover, Jordan, Mack, and Willard voted yea. Representatives Huval, Frieman, Illg, and McCormick voted nay.

Witness cards submitted by individuals who did not speak are as follows: 3 in support, 7 in opposition, and 1 for information only. Witness cards are included in the committee records.

### House Bill No. 245 by Representative Robby Carter

Representative Robby Carter presented House Bill No. 245, which provides for a five percent insurance rate reduction for motor vehicles with a dashboard camera.

Representative Robby Carter provided a handout, Exhibit B, which is included in the committee records.

Tom Travis, LDI, 1702 N. Third St., Baton Rouge, LA 70802, (225) 342-2136, spoke for information only on House Bill No. 245.

James Ordeneaux, Louisiana Farm Bureau Insurance, 701 Poydras St., Suite 3800, New Orleans, LA 70139, (504) 586-5272, spoke in opposition to House Bill No. 245.

Kevin Cunningham, APCIA, 543 Spanish Town Rd., Baton Rouge, LA 70802, (225) 381-0166, spoke in opposition to House Bill No. 245.

Ben Albright, IIABL, 18153 E. Petroleum Dr., Baton Rouge, LA 70808, (225) 615-0020, spoke in opposition to House Bill No. 245.

Caitlin Murray, NAMIC, 850 S. Gadsden St., Tallahassee, FL 32301, (850) 491-8424, spoke in opposition to House Bill No. 245.

Rodney Braxton, State Farm Insurance, 543 Spanish Town Rd., Baton Rouge, LA 70802, (225) 381-0166, spoke in opposition to House Bill No. 245.

Representative Mack offered a motion to report House Bill No. 245 favorably, to which Representative Hollis objected. The administrative assistant called the roll, and the motion failed to pass by a vote of 6 yeas and 6 nays. Representatives Brown, Glover, Illg, Jordan, Mack, and

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Willard voted yea. Representatives Huval, DuBuisson, Firment, Frieman, Hollis, and McCormick voted nay.

Witness cards submitted by individuals who did not speak are as follows: 1 in support and 6 in opposition. Witness cards are included in the committee records.

## Chairman Huval in the chair.

## Senate Bill No. 147 by Senator Robert Mills

Senator Robert Mills presented Senate Bill No. 147, which creates the Louisiana Churches and Nonprofit Religious Organizations Self-Insured Fund.

Representative Huval offered amendments to 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 Huval, Brown, DuBuisson, Firment, Frieman, Glover, Hollis, Illg, Jordan, Mack, McCormick, and Willard voted yea.

Terry M. Duke, Arthur J. Gallagher and Company, 2003 Tower Dr., Monroe, LA 71201, (318) 322-2999, spoke for information only on Senate Bill No. 147.

Representative Jordan offered a motion to report Senate Bill No. 147 with amendments. Without objection, Senate Bill No. 147 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Huval, Brown, DuBuisson, Firment, Frieman, Glover, Hollis, Jordan, Mack, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 17 in support and 1 for information only. Witness cards are included in the committee records.

## Senate Concurrent Resolution No. 7 by Senator Talbot

On behalf of Senator Talbot, Representative Huval presented Senate Concurrent Resolution No. 7, which urges the commissioner of insurance to create the Hurricane Mitigation Commission to study and report findings and recommendations relative to the handling of property insurance claims in the wake of hurricanes and the necessity of a catastrophe savings account.

Representative Huval offered amendments to make technical changes. Representative Huval offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 9 yeas and 0 nays. Representatives Huval, Brown, DuBuisson, Firment, Frieman, Glover, Hollis, Jordan, and Willard voted yea.

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Representative Firment offered an amendment to require the commission to consult with the Louisiana Bankers Association in its study of catastrophe savings accounts. Representative Firment offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 9 yeas and 0 nays. Representatives Huval, Brown, DuBuisson, Firment, Frieman, Glover, Hollis, Jordan, and Willard voted yea.

Representative Firment offered a motion to report Senate Concurrent Resolution No. 7 with amendments. Without objection, Senate Concurrent Resolution No. 7 was reported with amendments by a vote of 9 yeas and 0 nays. Representatives Huval, Brown, DuBuisson, Firment, Frieman, Glover, Hollis, Jordan, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 3 in support. 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 Frieman offered a motion to adjourn. Without objection, the motion passed by a vote of 9 yeas and 0 nays. Representatives Huval, Brown, DuBuisson, Firment, Frieman, Glover, Hollis, Jordan, and Willard voted yea.

The meeting was adjourned at 12:49 p.m.

Respectfully submitted,

Chairman Mike Huval House Committee on Insurance

Date adopted: