

House Committee on Insurance

Minutes of Meeting
2025 Regular Session
April 23, 2025

I. CALL TO ORDER

Representative Michael "Gabe" Firment, chair of the House Committee on Insurance, called the meeting to order at 9:11 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 Chad Brown, vice chair
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.
Representative Michael T. Johnson
Representative Edmond Jordan
Representative Mandie Landry
Representative Michael Melerine
Representative Shaun Raphael Mena
Representative Tammy T. Phelps
Representative Roger William Wilder, III
Representative Matthew Willard

MEMBERS ABSENT:

Representative Aimee Adatto Freeman

STAFF MEMBERS PRESENT:

Adraiana Johnson, legislative analyst
Rashida Keith, attorney
Alicia Powell, committee administrative assistant

ADDITIONAL ATTENDEES PRESENT:

Angela McKnight, sergeant at arms

Marcellus Veal, sergeant at arms

III. DISCUSSION OF LEGISLATION**House Bill No. 122 by Representative Berault**

Representative Berault presented House Bill No. 122, which creates the Louisiana Roof Registry.

Adam Patrick, Louisiana Department of Insurance (LDI), 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 122.

Representative Willard offered a motion to report House Bill No. 122 favorably. Without objection, House Bill No. 122 was reported favorably by a vote of 14 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Brown, Glorioso, Hebert, Henry, Illg, Mike Johnson, Jordan, Mena, Phelps, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 9 in support and 1 for information only. Witness cards are included in the committee records.

House Bill No. 148 by Representative Wiley

Representative Wiley presented House Bill No. 148, which requires insurers to provide prior premium amounts with renewals of certain insurance policies.

Representative Willard offered a motion to report House Bill No. 148 favorably. Without objection, House Bill No. 148 was reported favorably by a vote of 15 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Brown, Glorioso, Green, Hebert, Henry, Illg, Mike Johnson, Jordan, Mandie Landry, Mena, Phelps, and Willard voted yea.

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

House Bill No. 345 by Representative Wyble

Representative Wyble presented House Bill No. 345, which provides for notices relative to residential property insurance.

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

adopted by a vote of 14 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Brown, Glorioso, Green, Hebert, Henry, Illg, Mike Johnson, Jordan, Mandie Landry, Mena, and Willard voted yea.

Representative Firment offered amendments to:

- (1) Change present law prior notice requirements from either 20 or 30 days to 60 days. Require insurers to notify insureds of impending cancellation or nonrenewal of residential property insurance policies at least 60 days prior to policy cancellation or nonrenewal; and
- (2) Make technical changes.

Adam Patrick, LDI, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 345.

Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 15 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Brown, Galle, Glorioso, Green, Hebert, Henry, Illg, Mike Johnson, Jordan, Mandie Landry, Mena, and Willard voted yea.

Tim Temple, LDI, 1702 N. Third St., Baton Rouge, LA 70802, spoke in support of House Bill No. 345.

Benjamin Albright, Independent Insurance Agents and Brokers of Louisiana, 18153 E. Petroleum Dr., Baton Rouge, LA 70809, spoke in support of House Bill No. 345.

Representative Henry offered a motion to report House Bill No. 345 with amendments. Without objection, House Bill No. 345 was reported with amendments by a vote of 14 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Brown, Galle, Glorioso, Green, Hebert, Henry, Mike Johnson, Jordan, Mandie Landry, Mena, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 6 in support and 2 in opposition. Witness cards are included in the committee records.

House Bill No. 121 by Representative Adams

Representative Adams presented House Bill No. 121, which provides prohibitions relative to public adjusters and home improvement contractors.

Daryn Bovard, Louisiana Roofing Contractors Association, 742 N. Fifth St., Baton Rouge, LA 70802, spoke in support of House Bill No. 121.

Adam Patrick, LDI, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 121.

Brad Hassert, Louisiana State Licensing Board for Contractors, 600 North St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 121.

Lenny Kopowski, Jansen Public Adjusters, 10557 Airline Hwy., St. Rose, LA 70087, spoke in support of House Bill No. 121.

Jonathan Davis, Residential Roofing Association of Louisiana, 11249 Caddo Dr., Denham Springs, LA 70726, spoke in opposition to House Bill No. 121.

Joshua Lovell, Gator Roofing and Restoration, 16218 Keystone Blvd., Prairieville, LA 70769, spoke in opposition to House Bill No. 121.

Jimmy Ordeneaux, Louisiana Farm Bureau Insurance, 701 Poydras St., Suite 3800, New Orleans, LA 70139, spoke for information only on House Bill No. 121.

Representative Mike Johnson offered a motion to report House Bill No. 121 favorably. Without objection, House Bill No. 121 was reported favorably by a vote of 13 yeas and 0 nays. Representatives Firment, Bamburg, Brown, Galle, Hebert, Henry, Mike Johnson, Jordan, Mandie Landry, Melerine, Mena, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 13 in support, 13 in opposition, and 1 for information only. Witness cards are included in the committee records.

House Bill No. 441 by Representative Henry

Representative Henry presented House Bill No. 441, which provides for fees collected by the commissioner of insurance.

Vice Chair Brown in the chair.

Adam Patrick, LDI, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 441.

Representative Henry offered a motion to report House Bill No. 441 favorably. Without objection, House Bill No. 441 was reported favorably by a vote of 10 yeas and 0 nays. Representatives Bamburg, Brown, Galle, Green, Hebert, Henry, Jordan, Mandie Landry, Melerine, and Wilder voted yea.

Witness cards submitted by individuals who did not speak are as follows: 8 in support and 1 for information only. Witness cards are included in the committee records.

House Bill No. 329 by Representative Hebert

Representative Hebert presented House Bill No. 329, which provides for the disposition of proceeds from certain taxes and fees collected by the Department of Insurance.

Representative Hebert offered an amendment to ensure that administrative rules and regulations promulgated and adopted by LDI are in compliance with the Administrative Procedure Act. Representative Hebert 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, Brown, Galle, Green, Hebert, Henry, Jordan, Mandie Landry, Melerine, and Wilder voted yea.

Tim Temple, LDI, 1702 N. Third St., Baton Rouge, LA 70802, spoke in support of House Bill No. 329.

Chair Firment in the chair.

Adam Patrick, LDI, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 329.

Representative Henry offered a motion to report House Bill No. 329 with amendments. Without objection, House Bill No. 329 was reported with amendments by a vote of 15 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Brown, Green, Hebert, Henry, Illg, Mike Johnson, Jordan, Mandie Landry, Melerine, Phelps, Wilder, and Willard 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.

Vice chair Brown in the chair.

House Bill No. 438 by Representative Firment

Representative Firment presented House Bill No. 438, which provides relative to advertising expenses and prohibits use of certain expenses in setting insurance rates.

Adam Patrick, LDI, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 438.

Tim Temple, LDI, 1702 N. Third St., Baton Rouge, LA 70802, spoke in support of House Bill No. 438.

Peter Robins-Brown, Louisiana Progress Action, 650 N. Sixth St., Baton Rouge, LA 70802, spoke in support of House Bill No. 438.

Kevin Cunningham, American Property Casualty Insurance Association, 543 Spanish Town Rd., Baton Rouge, LA 70802, spoke in opposition to House Bill No. 438.

Rodney Braxton, Insurance Council of Louisiana, 543 Spanish Town Rd., Baton Rouge, LA 70802, spoke in opposition to House Bill No. 438.

Benjamin Albright, Independent Insurance Agents and Brokers of Louisiana, 18153 E. Petroleum Dr., Baton Rouge, LA 70809, spoke in opposition to House Bill No. 438.

Representative Bagley offered a motion to report House Bill No. 438 favorably. Without objection, House Bill No. 438 was reported favorably by a vote of 14 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Brown, Green, Hebert, Henry, Illg, Mike Johnson, Mandie Landry, Melerine, Mena, Phelps, and Willard voted yeas.

Witness cards submitted by individuals who did not speak are as follows: 7 in support, 5 in opposition, 1 for information only, and 1 designee of an elected official. Witness cards are included in the committee records.

House Bill No. 437 by Representative Firment

Representative Firment presented House Bill No. 437, which provides settlement practices for claims relative to property and rentals of motor vehicles.

Adam Patrick, LDI, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 437.

Jimmy Ordeneaux, Louisiana Farm Bureau Insurance, 701 Poydras St., Suite 3800, New Orleans, LA 70139, spoke in support of House Bill No. 437.

Luke Williamson, Louisiana Association for Justice, 955 McClung St., Baton Rouge, LA 70802, spoke in opposition to House Bill No. 437.

Representative Firment offered a motion to report House Bill No. 437 favorably, to which Representative Green objected. The administrative assistant called the roll, and House Bill No. 437 was reported favorably by a vote of 10 yeas and 5 nays. Representatives Firment, Bagley, Bamburg, Galle, Glorioso, Hebert, Henry, Illg, Mike Johnson, and Wilder voted yeas. Representatives Brown, Green, Mena, Phelps, and Willard voted nays.

Witness cards submitted by individuals who did not speak are as follows: 10 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 Firment offered a motion to adjourn. Without objection, the motion passed by a vote of 15 yeas and 0 nays. Representatives Firment, Bagley, Bamberg, Brown, Galle, Glorioso, Green, Hebert, Henry, Illg, Mike Johnson, Mena, Phelps, Wilder, and Willard voted yea.

The meeting was adjourned at 12:34 p.m.

Respectfully submitted,

Chair Michael "Gabe" Firment
House Committee on Insurance

Date adopted: