

Louisiana Property and Casualty Insurance Commission

Full Commission Meeting

Wednesday, February 17, 2016 @ 10:00AM

Department of Insurance – Plaza Hearing Room

Final Agenda

- I. Call to Order**
Lou Fey, Chair

- II. Roll Call**
Tom Travis, Director

- III. Discussions and Presentations**
Lou Fey, Chair
 - A. Review of Legislative Recommendations for 2014 Regular Session**
 - 1. Re-examine driver’s license reinstatement based on Article 894 pleading**
 - 2. Lower the jury trial threshold from \$50,000 to \$10,000**
 - 3. Bar “pain and suffering” for uninsured motorists**
 - 4. Prohibit or regulate litigation funding by third party vendors/lenders**
 - 5. Restrict accrual of pre-judgment judicial interest except when required by contract**
 - 6. Repeal the direct action statute except in cases where the defendant cannot be served**
 - 7. Amend Louisiana’s UM statute to clarify that UM/UIM claims are to be settled just like BI claims**
 - 8. Amend Louisiana’s statute to expand the prohibition on the use of hand held cell phones for all drivers**
 - 9. Reinstate the UM statute as a “first party coverage”**

 - B. Review of Legislative Recommendations for 2015 Regular Session**
 - 1. Allow sunset of the exemption of the 10% surcharge to the Citizen’ policyholders in the designated coastal parishes**
 - 2. Ban the manual use of all electronic devices not permanently installed in a vehicle by the operator of the vehicle, while the vehicle is in motion**
 - 3. Increase seat belt fines**
 - 4. Provide legislation for the regulation of transportation network companies in regards to appropriate liability insurance coverage**
 - 5. Support any effort to lower the civil jury trial threshold**

- C. Discussion of Factors Affecting Availability & Affordability of Automobile Rates**
- D. Discussion of Factors Affecting Availability & Affordability of Homeowners' Rates**
- E. Discussion of Factors Affecting Availability & Affordability of Workers' Compensation Rates**
 - 1. Presentation on opioid issues – Sheral Kellar, Director, OWC**
- F. Discussion of Potential Matters for Recommendation for 2016 Regular Session**

- 1. Address the abuse of opioids in Louisiana**
- 2. Maintain or strengthen statewide building codes**
- 3. Establish mediation program for residential property claims**
- 4. Driver's license reinstatement based on Article 894**
- 5. Support efforts to lower the current civil jury threshold**
- 6. Bar "pain and suffering" for uninsured motorist**
- 7. Prohibit or regulate litigation funding by third parties**
- 8. Repeal the direct action statute except in cases where defendant can't be served**
- 9. Reinstate the UM statute as a first party coverage**
- 10. Amend Louisiana's UM statute to clarify that UM/UIM claims are to be settled like bodily injury claims**
- 11. Address the myriad of issues caused by distracted driving**
- 12. Ban the manual use of all electronic devices not permanently installed in a vehicle by the owner/operator of the vehicle, while the vehicle is in motion, and amend Louisiana's statute to expand prohibition on the use of hand held cell phones for all drivers**
- 13. Increase fines/penalties for seat belt violation, including making a seat belt violation a primary cause for a traffic stop and issuance of a citation**

G. Discussion of Potential Matters for Study by the LPCIC

- 1. Monitor transportation network company issues**
- 2. Monitor cybersecurity insurance issues**
- 3. Monitor driverless vehicle issues**
- 4. Monitor opioid use issues**
- 5. Monitor distracted driving issues**
- 6. Other matters for study**

H. Discussion of Any Other Matters to be Considered by the LPCIC

IV. Public Comments

V. Date for Next Meeting

VI. Adjournment