



INSURANCE REFORM BILLS

HB 437 by Rep. Firmont	Provides for claims settlement practices, including sworn proof of loss statements, penalties for insurers not providing rental car coverage within a reasonable timeframe, and allowing insurers to require proof of payment of a deductible in property claims
HB 431 by Rep. Chenevert	Modified comparative fault
SB 230 by Sen. Kleinpeter	Medical transparency (past medical bills)
HB 440 by Rep. Henry	Duty to mitigate medical costs in auto liability claims
HB 435 by Rep. Egan	General damages cap
HB 427 by Rep. Bamburg	Reversionary trust
HB 450 by Rep. Melerine	Housely presumption
SB 148 by Sen. Miguez	Loser pays
HB 439 by Rep. Hebert	Limits attorney contingency fees on the first \$15,000 of recovery to 10%
HB 449 by Rep. Carlson	Attorney interest disclosure
HB 438 by Rep. Firmont	Insurer advertising exclusion
HB 280 by Rep. Melerine	Workers Comp payroll audit clarification
HB 561 by Rep. Firmont	Clarifies surplus lines policy requirements, including notice that certain provisions of the Insurance Code do not apply to the policy and that surplus lines insurers may include arbitration clauses in their policies
SB 136 by Sen. Talbot	Requires homeowners and private passenger auto insurers to provide the consumer with a rate transparency report when they offer a policy
HB 379 by Rep. Wright	Authorizes arbitration endorsements for admitted insurers
HB 443 by Rep. Henry	Pre-suit notice

2025 Regular Legislative Session INSURANCE LEGISLATION



LOUISIANA
DEPARTMENT OF
INSURANCE

INSURANCE REFORM BILLS

HB 432 by Rep. Chenevert	Revisions relative to disclosure of third-party litigation financing agreements
HB 635 by Rep. Bamburg	Modernizes Louisiana's captive insurer law
HB 34 by Rep. Glorioso	Medical transparency (admissibility) <i>*needs amending</i>
HB 519 by Rep. Glorioso	Distracted driving law

2025 Regular Legislative Session

INSURANCE LEGISLATION



**LOUISIANA
DEPARTMENT OF
INSURANCE**

GENERAL INSURANCE BILLS

HB 85 by Rep. Gadberry	Provides relative to permits for construction
HB 121 by Rep. Adams	Provides prohibitions relative to public adjusters and home improvement contractors
HB 122 by Rep. Berault	Creates a voluntary roof registry housed in the LDI
HB 127 by Rep. Tarver	Establishes and provides for deductible savings accounts
HB 145 by Rep. Wilder	Increases the tax deduction for self-funding a Fortified Roof retrofit on a home from \$5,000 to \$10,000
HB 148 by Rep. Wiley	Requires insurers to provide prior premium amounts with renewals of certain insurance policies
HB 224 by Rep. Galle	Lowers the premium tax for auto policies from 3% to 2% to align our premium tax rate with the national average
HB 328 by Rep. Firment	Establishes a tax credit for the installation of dashboard cameras and telematics systems in certain commercial vehicles
HB 329 by Rep. Hebert	Dedicates certain fees paid by insurers and persons licensed by the LDI and a percentage of certain taxes collected by the LDI to the LA Fortify Homes Program
HB 345 by Rep. Wyble	Increases notice of cancellation or nonrenewal requirement from 30 days to 45 days and requires insurer to inform the policyholder of the cause of the cancellation or nonrenewal in the notice
HB 401 by Rep. Dickerson	Eliminates the reduction of the anti-fraud assessment on insurers when funds are not expended for the previous year
HB 441 by Rep. Henry	Raises certain fees paid by insurers and persons licensed by the LDI to be dedicated to the LA Fortify Homes Program



GENERAL INSURANCE BILLS

HB 453 by Rep. Freeman	Provides relative to standards when constructing a residential roof in coastal zone parishes
HB 549 by Rep. Shamerhorn	Provides a premium discount for commercial motor vehicles with dashboard cameras and telematics systems
HB TBD by Rep. Firment	Dedicates a percentage of sales tax revenue in the coastal zone following a natural disaster to the LA Fortify Homes Program to be used exclusively for providing Fortified Roof grants in the coastal zone
SB 28 by Sen. Talbot	Establishes an income tax credit for taxpayers who pay to have a fortified roof installed on their property
SB 40 by Sen. Wheat	Mandates an annual legislative update continuing education for property and casualty agents
SB 52 by Sen. McMath	Provide an individual income tax exemption for grants from the Louisiana Fortify Homes Program
SB 137 by Sen. Talbot	Requires insurers to provide the LDI with notice if it intends to pause, stop, or resume writing property or auto policies in a particular region or zip code
SB 199 by Sen. Myers	Clarifies the LDI's authority to investigate and take action in certain fraud cases

AUTO INSURANCE BODILY INJURY SEVERITY 10 YEAR AVERAGE, 2012-2021

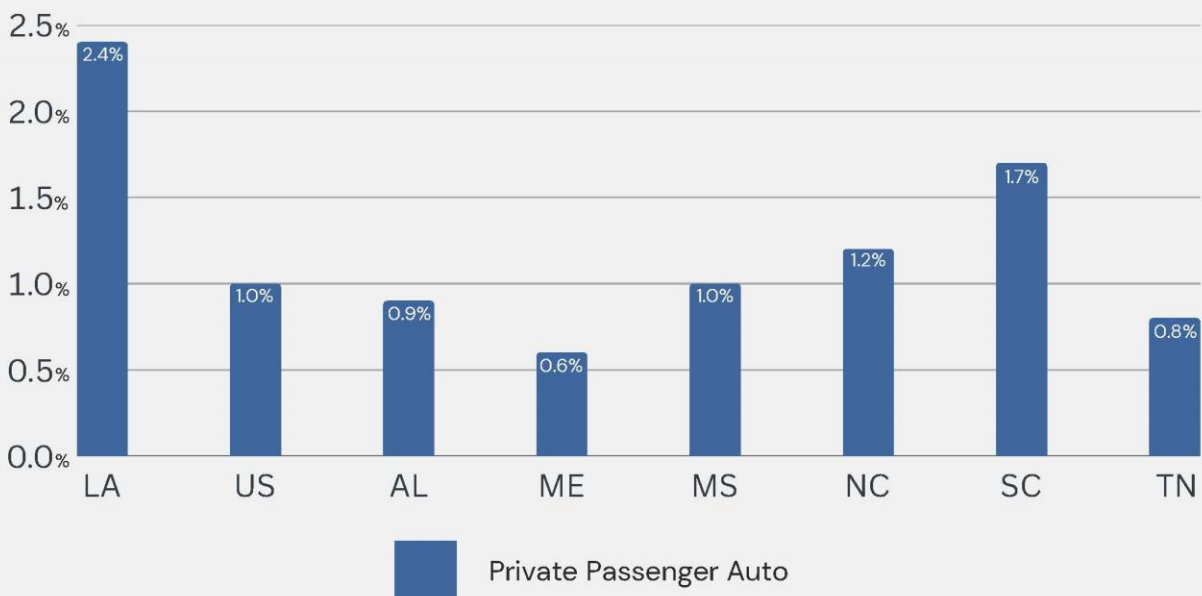
INCURRED LOSSES DIVIDED BY INCURRED CLAIMS



Source: 2021/2022 NAIC Auto Insurance Database (January 2025); TX not available

AUTO INSURANCE BODILY INJURY FREQUENCY 10 YEAR AVERAGE, 2012-2021

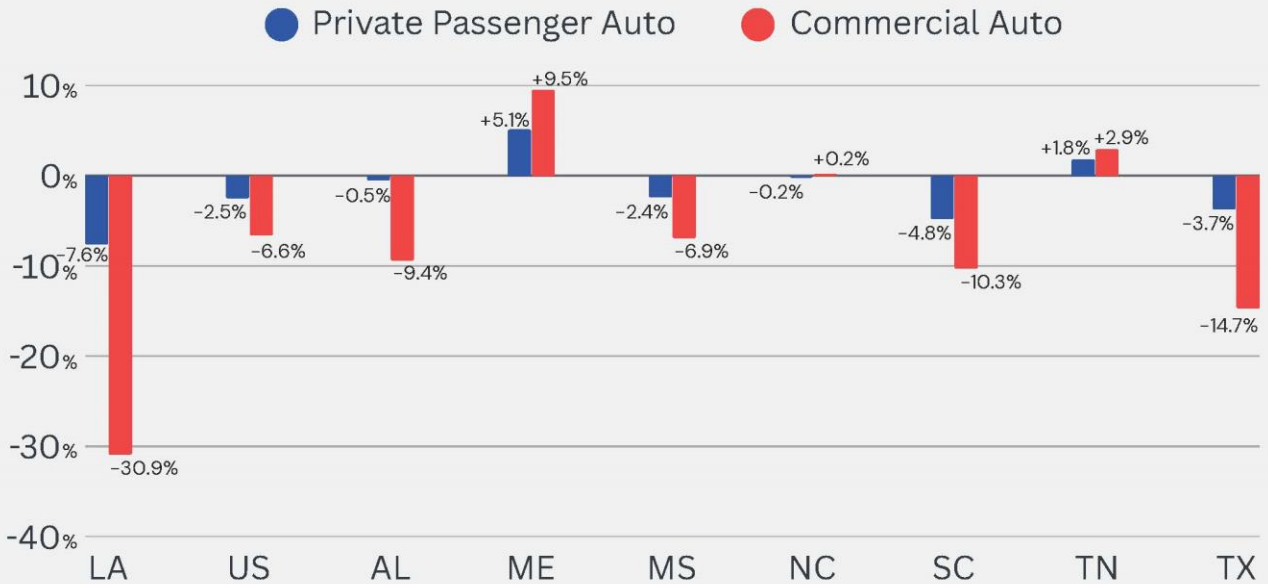
INCURRED CLAIMS X 100 DIVIDED BY EARNED EXPOSURE



Source: 2021/2022 NAIC Auto Insurance Database (January 2025); TX not available

AUTO INSURANCE UNDERWRITING RETURN 10 YEAR AVERAGE, 2013-2022

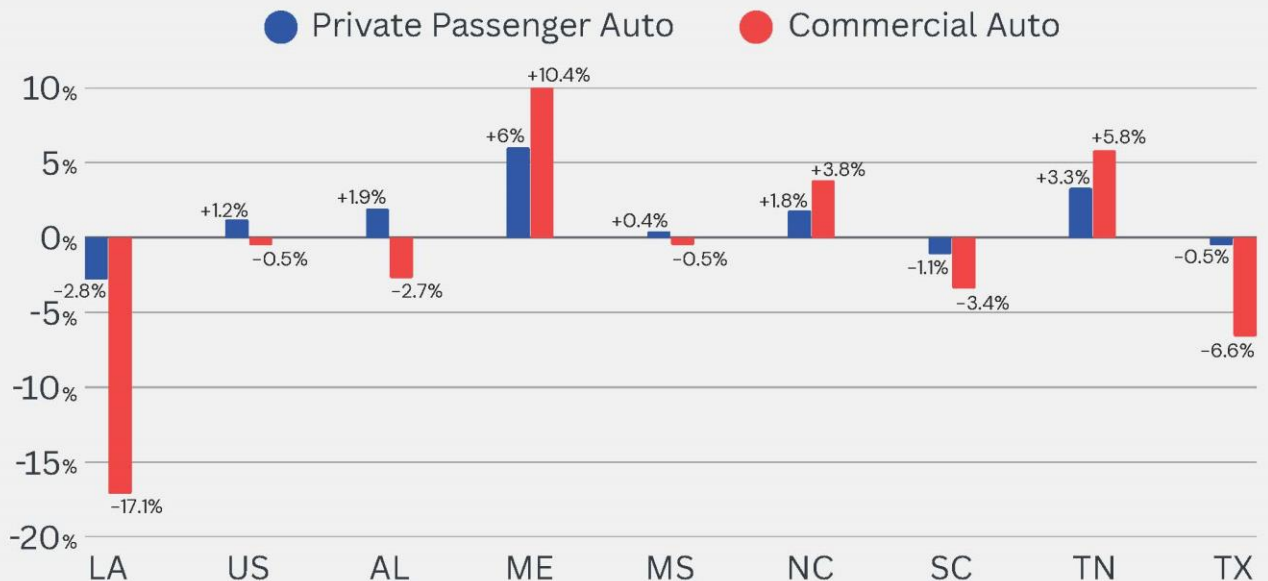
LOSSES RELATED TO CLAIMS PLUS EXPENSES, DIVIDED BY EARNED PREMIUM



Source: NAIC Report on Profitability by Line by State in 2022 (March 2024)

AUTO INSURANCE RETURN ON INSURANCE TRANSACTIONS 10 YEAR AVERAGE, 2013-2022

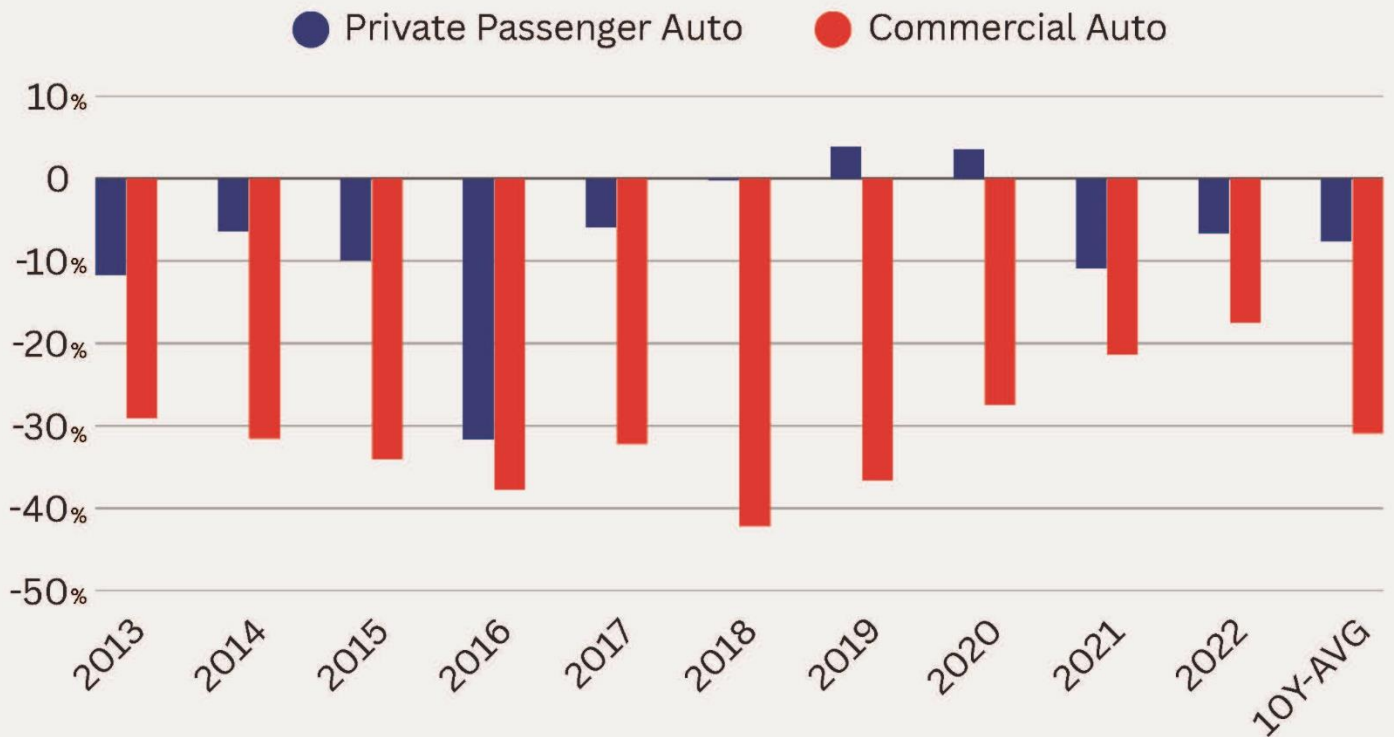
UNDERWRITING RETURN PLUS INVESTMENT GAIN ON INSURANCE
TRANSACTIONS MINUS ESTIMATED RELATED FEDERAL INCOME TAXES



Source: NAIC Report on Profitability by Line by State in 2022 (March 2024)

AUTO INSURANCE UNDERWRITING RETURN IN LOUISIANA, 2013-2022

LOSSES RELATED TO CLAIMS PLUS EXPENSES, DIVIDED BY EARNED PREMIUM



Source: NAIC Report on Profitability by Line by State in 2022 (March 2024)