

**Louisiana Property and Casualty Insurance Commission**  
**Minutes of the Meeting of the Commission**  
**Wednesday, November 8, 2017 @ 10:00 A.M.**  
**Department of Insurance – Plaza Hearing Room**

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Present were the following:

Members: Commissioner Donelon, Lou Fey (Chairman), Jeff Albright (Vice Chairman), Sen. Morrish, Rep. Huval, Rep. Talbot, Ray Aleman, Shawn Collins, Marc Carter, Commissioner St. Germain, Maurice Bostick (for Sheriff Champagne), Will Grubbs, Michael Guy, Chris Haik, Director Keller, Ron Henderson, April Carter (for Leslie Sallean), Mike Baron (for Dr. Katara Williams), Noryn Ward, and Joe O'Connor.

Commission and LDI Staff: Tom Travis, Warren Byrd, Ileana Ledet, Rich Piazza, Gayle Raby, and Charles Hansberry.

The Chairman called the meeting to order at 10:00 a.m.

The Director called the roll and reported the presence of a quorum.

The Chairman welcomed everyone in attendance.

Presentation and Discussion on current federal legislation affecting insurance:

Brooke Stringer, Financial Policy and Legislative Advisor, NAIC Executive Office, Washington, DC

Ms. Stringer discussed current federal legislation and other actions affecting insurance:

- 1) “21st Century Flood Reform Act” (HR 2874) relative to extending the National Flood Insurance Program (NFIP). It includes some private market reforms that the NAIC has previously endorsed.
- 2) The CLAIM Act (HR 3363) relative to facilitating multistate licensing for independent claims adjusters.
- 3) The AV START Act (S 1885) relative to encouraging the testing and development of autonomous vehicle technology.
- 4) The Treasury report titled “A Financial System that Creates Economic Opportunities: Asset Management and Insurance.” The report took the unusual step of endorsing the

adoption by the states of the newly approved NAIC Insurance Data Security Model Law.

Discussion on obtaining federal training grants for driver training.

Director Kellar, Office of Workers' Compensation Administration (OWCA).

Director Kellar discussed the high accident and fatality rates in the in the logging industry, especially log truck drivers. The OWCA has available some grant money to develop training materials for truck drivers and would like to work with interested agencies and parties to develop those materials.

Presentation and Discussion on Auto Safety and Loss Cost Trends:

Presentation by Mr. Joe Woods, Vice President-State Government Relations, Property and Casualty Insurers Association of America (PCI).

Mr. Woods discussed:

- 1) Auto insurance loss trends, which have been increasing
- 2) Causes and solutions to the problem of increasing loss trends.
- 3) Distracted driving in Louisiana is the worst in the nation.
- 4) The impact of extreme weather events.
- 5) The impact of the tort environment such as the jury trial threshold.
- 6) Louisiana has the second highest average overall premiums.
- 7) Threats to the auto insurance industry
- 8) Solutions that Louisiana can use to affect auto insurance rates.

There being no objection, the Chairman adjourned the meeting at 11:55 a.m.