



# #HeadsUp

Insurance Claims on the Rise



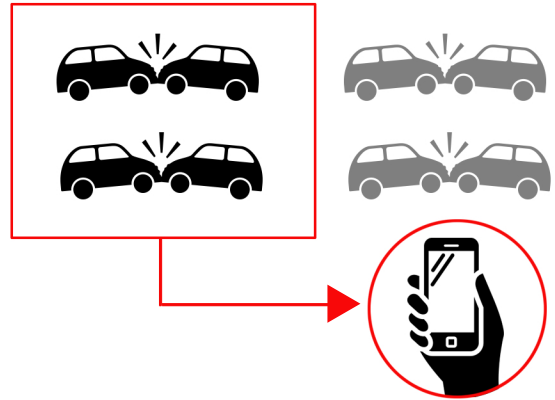
## Time for Louisiana to take action:

# PUT DOWN THE PHONE AND DRIVE

## Did you know?

Distracted drivers in Louisiana are involved in more than 50% of crashes with injuries

Source: Transportation Consortium of South Central States (Tran-SET) and Louisiana State University



### INCREASE IN CRASHES

## Louisiana ranks among the top 10 states

Your family's safety is the first priority, but crashes could also be impacting your pocketbook by increasing your insurance costs.

Source: Fast track monitoring system 4th qtr. 2016

Nearly 1/3 of all U.S. drivers ages 18-64 read, send texts or emails while driving.

Source: NHTSA



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We all must work to keep motorists safe.  
Help lower insurance costs for all consumers.

## DRIVE NOW, TEXT OR EMAIL LATER

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# Is it a coincidence? Louisiana has more lawsuits and higher costs

Is it a coincidence...

## Louisiana has the nation's highest jury trial threshold

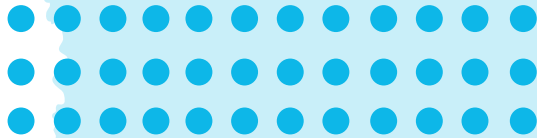
This high threshold enables trial lawyers to “judge shop” for favorable venues



Louisiana: **\$50,000**  
Jury Threshold

NEXT HIGHEST THRESHOLD \$15,000

**233%**  
HIGHER



Is it a coincidence...

In Louisiana

**53%** of claims are under the \$50,000 jury threshold

**A high bar to cross for a trial by jury**

Is it a coincidence...  
Louisiana drivers are

**2x** more likely to file auto injury claims

**MORE ATTORNEY INVOLVEMENT  
MORE CLAIMS...HIGHER COSTS**

## What does that mean for the consumer?

The more corrupt the legal system, the higher the litigation costs, which ultimately hurts consumers. In Louisiana trial attorneys use the high jury threshold to manipulate the court system and increase insurance costs.



**Now is the time for change!**  
Eliminating the jury threshold will help consumers and reduce costs



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Did you know?

# Louisiana has one of the nation's worst legal climates

## LEGAL CLIMATE RANKINGS

- |                   |                    |
|-------------------|--------------------|
| 1. DELAWARE       | 27. OHIO           |
| 2. VERMONT        | 28. MARYLAND       |
| 3. NEBRASKA       | 29. WASHINGTON     |
| 4. IOWA           | 30. HAWAII         |
| 5. NEW HAMPSHIRE  | 31. GEORGIA        |
| 6. IDAHO          | 32. OREGON         |
| 7. NORTH CAROLINA | 33. OKLAHOMA       |
| 8. WYOMING        | 34. MONTANA        |
| 9. SOUTH DAKOTA   | 35. NEVADA         |
| 10. UTAH          | 36. SOUTH CAROLINA |
| 11. VIRGINIA      | 37. PENNSYLVANIA   |
| 12. ALASKA        | 38. NEW JERSEY     |
| 13. MINNESOTA     | 39. KENTUCKY       |
| 14. MAINE         | 40. TEXAS          |
| 15. NORTH DAKOTA  | 41. ARKANSAS       |
| 16. COLORADO      | 42. MISSOURI       |
| 17. MASSACHUSETTS | 43. MISSISSIPPI    |
| 18. INDIANA       | 44. FLORIDA        |
| 19. KANSAS        | 45. NEW MEXICO     |
| 20. WISCONSIN     | 46. ALABAMA        |
| 21. NEW YORK      | 47. CALIFORNIA     |
| 22. CONNECTICUT   | 48. ILLINOIS       |
| 23. TENNESSEE     | 49. LOUISIANA      |
| 24. MICHIGAN      | 50. WEST VIRGINIA  |
| 25. ARIZONA       |                    |
| 26. RHODE ISLAND  |                    |

## Louisiana's Legal System Needs:



- Jury Trial Threshold Reform
- Discovery Reform
- Collateral Source Rule Reform
- Class Action Lawsuit Reform
- Venue Reform
- Contract Litigation Reform
- Repeal Direct Action Statute

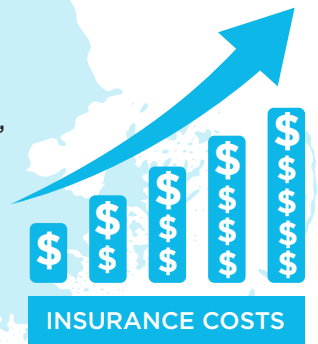


Louisiana's legal climate ranks **49th** of 50 states

Source: U.S. Chamber of Commerce's Institute for Legal Reform

## What does that mean for the consumer?

The more corrupt the legal system, the higher the litigation costs, which ultimately hurts consumers. In Louisiana, insurers are forced to spend millions of dollars every year to fight frivolous lawsuits. These costs could increase the price of insurance and a host of other products and services.



## Now is the time for change!

Lawsuit reform will help Louisiana's economy and help policyholders save on costs



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