



INSURANCE REFORM BILLS

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| 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

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|--------------------------|---|
| 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

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|---------------------------------|---|
| 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 | Lowens 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 |

2025 Regular Legislative Session INSURANCE LEGISLATION



**LOUISIANA
DEPARTMENT OF
INSURANCE**

GENERAL INSURANCE BILLS

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|-----------------------------------|---|
| HB 453 by Rep. Freeman | Provides relative to standards when constructing a residential roof in coastal zone parishes |
| HB 549 by Rep. Schamerhorn | 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

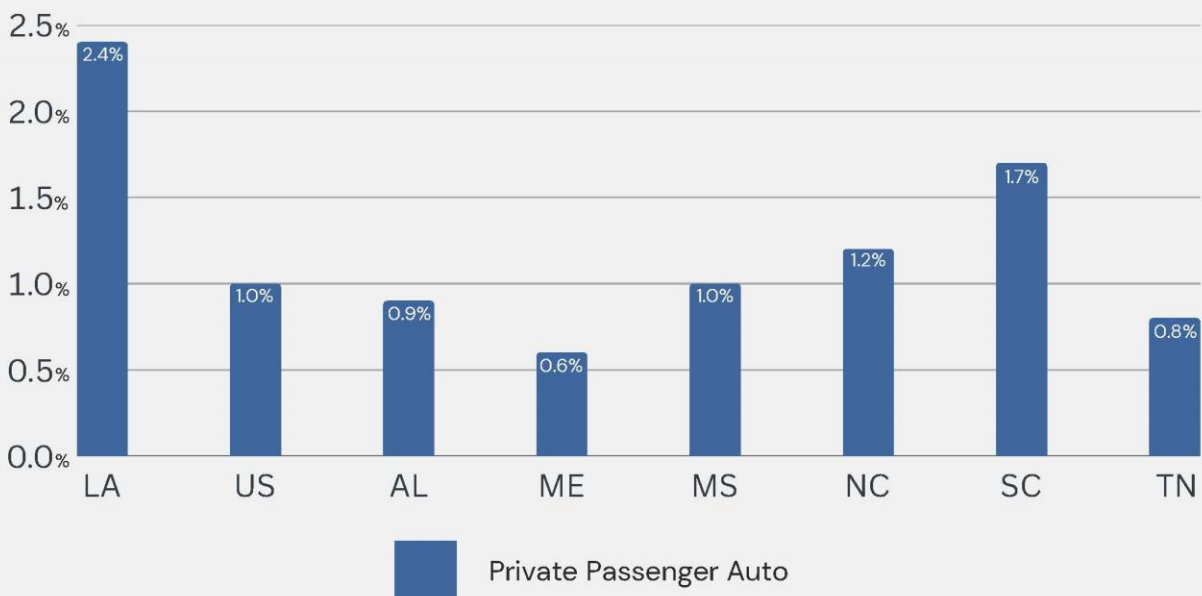
INCURRED LOSSES DIVIDED BY INCURRED CLAIMS



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

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

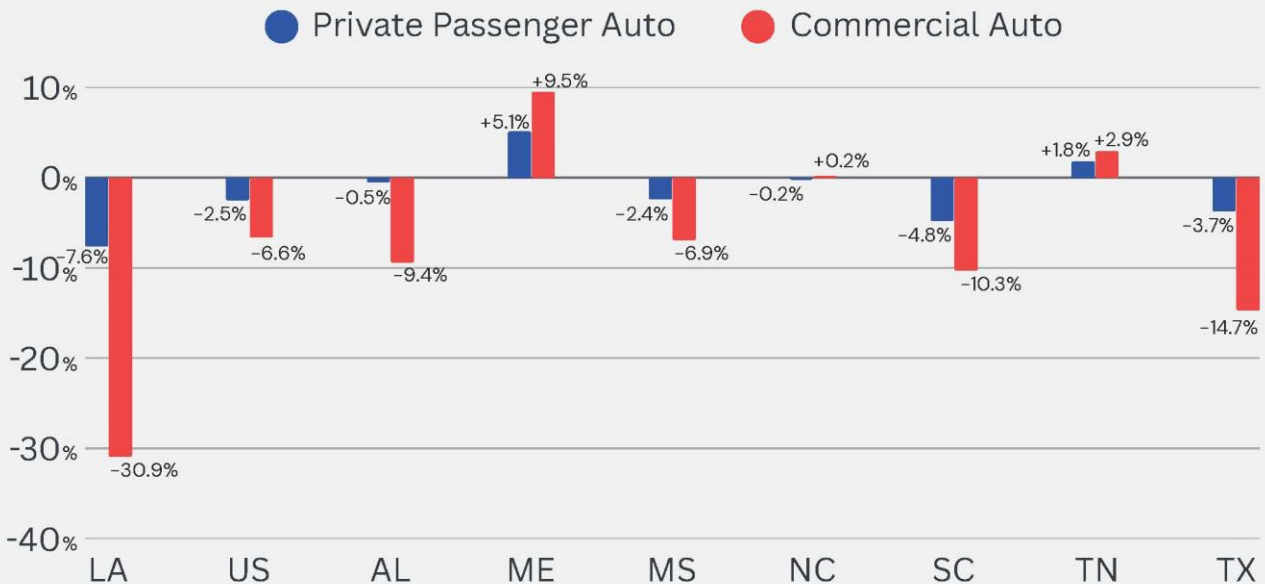
INCURRED CLAIMS X 100 DIVIDED BY EARNED EXPOSURE



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

AUTO INSURANCE UNDERWRITING RETURN 10 YEAR AVERAGE, 2013-2022

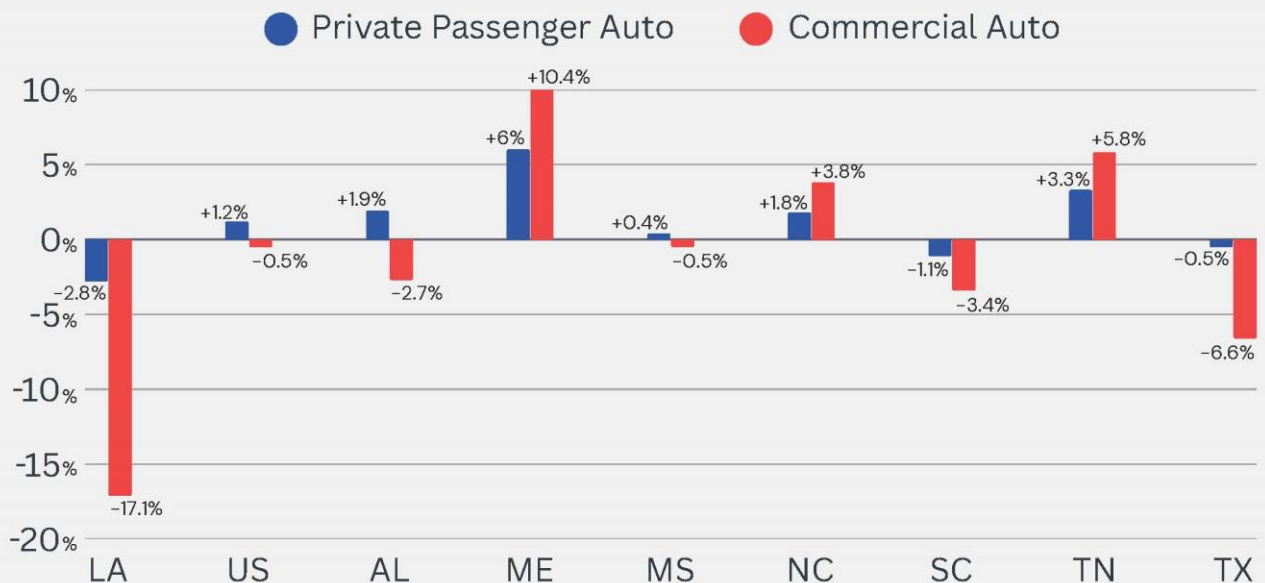
LOSSES RELATED TO CLAIMS PLUS EXPENSES, DIVIDED BY EARNED PREMIUM



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

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

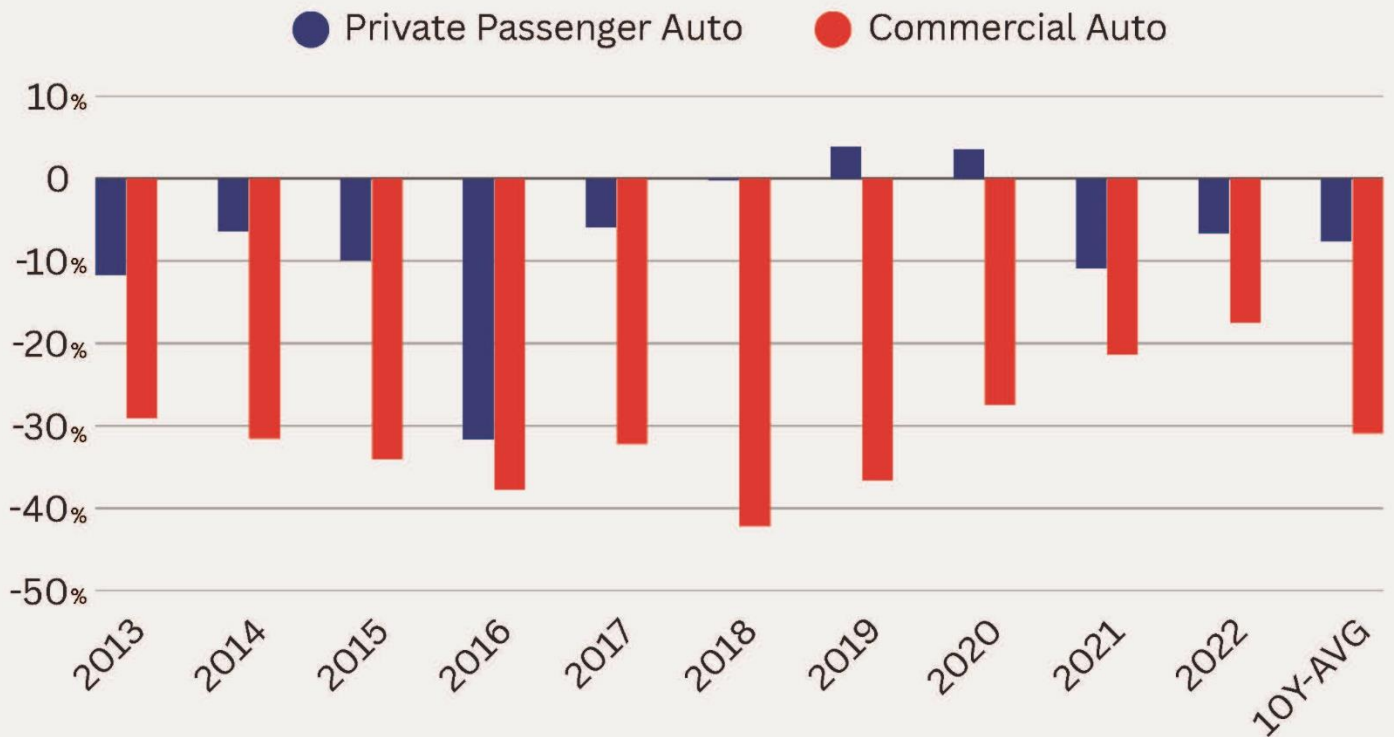
UNDERWRITING RETURN PLUS INVESTMENT GAIN ON INSURANCE
TRANSACTIONS MINUS ESTIMATED RELATED FEDERAL INCOME TAXES



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)