



2021 Legislative Summary

IIABL Top Priority Bills

SB 29 BY SEN. MARK ABRAHAM

- Authorizes commissioner to issue emergency rules
- Oversight by SIC, HIC & governor
- Limits geography and time of rules
- Limit types of emergency actions
- Postpone cancellations & nonrenewals 60-days
- Additional time must be approved by SIC & HIC
- Grace periods for payment of premiums
- Emergency medical services

SB 54 BY SEN. JAY LUNEAU

- Require form to disclose homeowner's wind deductible
- Form must be signed by the named insured
- Modeled after the UM selection form
- Form becomes part of the insurance policy
- Passed Senate 37-0 but killed in HIC

Defense:

Bad Bills - Amended or Killed



SB 55 SEN JAY LUNEAU

- Prohibits use of certain rating factors in insurance
- Prohibit the use of credit score/rating
- Status of insured as a widow or widower or gender over age 25
- IIABL opposed SB 55 which failed to pass SIC

HB 467 REP EDMOND JORDAN

- Prohibits use of certain rating factors in automobile insurance
- Prohibit use of credit score/rating, education level or occupation
- IIABL opposed HB 467 which failed to pass the House floor 37-51

HB 469 REP ED LARVADAIN

- Inspection by claims adjuster if proof of loss
- Increase bad faith penalties from 50% to 200%
- IIABL opposed HB 469 which failed to pass the House floor 36-50

Defense (Continued):

Bad Bills - Amended or Killed



HB 585

REP BRETT GEYMANN

- Original bill punitive and heavily amended
- Requires insurer to provide field adjuster's report
- Increases minimum bad faith penalty \$1000 to \$2,500
- IIABL opposed original bill but neutral on amended bill

HB 463

REP JOHN ILLG

- LDI bill to authorize state-based health insurance exchange
- 2% fee on group health insurance premiums
- Provide reinsurance to the individual health insurance market
- IIABL opposed HB 263 which Rep. Illg voluntarily deferred in HIC

Post Hurricane Property Insurance Bills



HB 457 **REP GABE FIRMENT**

- Provides code of conduct & standards of care for claims adjusters
- Provides administrative penalties by LDI for violations
- IIABL supports HB 457 which passed the legislature

HB 458 **REP GABE FIRMENT**

- After emergency, requires residential property insurance policies that include additional living expense to consider loss of water, electricity, sewer, or natural gas to be deemed uninhabitable for purposes of ALE Rep Firment deferred HB 458 in negotiations with insurance industry
- HB 591 by Rep. Gabe Firment
- Establishes certain claims settlement practices by statute
- Standard procedures for determining depreciation on ACV policies
- Creates a standard appraisal arbitration process
- IIABL supports HB 591 which passed the legislature

SB 70 **SEN MARK ABRAHAM**

- Limits admitted commercial property insurance wind deductibles to one deductible in each calendar year
- Does not apply to nonadmitted (surplus lines) insurers
- IIABL supports SB 70 which passed the legislature

Other Insurance Bills

HB 577

REP SCOTT MCKNIGHT

- Allows LDI to approve 4 types of private residential flood forms & rates
- Mandatory disclosure by the insurer whether the policy provides coverage equal / greater / less than the standard NFIP policy
- Mandatory signed disclosure of potential loss of pre-FIRM grandfather status moving from NFIP to private flood policy
- IIABL supports HB 577 which passed the legislature

SB 131

REP ROBERT MILLS

- Prohibits admitted insurers from including defense within limits of liability except for certain specified liability coverages
- Does not apply to nonadmitted (surplus lines) insurers
- Requires written disclosure on dec page if defense within limits
- IIABL supports SB 131 which passed the legislature
- Defense within limits is allowed on the following lines:
 - Professional liability (except medical malpractice)
 - Directors & officers liability
 - Errors & omissions liability
 - Pollution liability
 - Employment practices liability
 - Cyber risk liability
 - Information security & privacy liability
 - Combination commercial liability coverages

Other Insurance Bills (Continued)

SB 244

SEN JAY LUNEAU

- Provides uniform definitions of employee & independent contractor
- Provides special programs to allow employers to reclassify
- Applies to employment related taxes
- Implications for Workers Compensation employee classifications

HB 386

REP LES FARNUM

- Appointment special masters in civil actions after major disaster declaration
- IIABL supports HB 386 which passed the legislature

Other Insurance Bills (Continued)

SB 42

SEN LOUIE BERNARD

- Requires notices of reinstatement of a casualty policy to go to all parties
- Brought by LDI at the request of IIABL
- IIABL supports SB 42 which passed the legislature

HB 15

REP SHERMAN MACK

- Creates the crime of staging a motor vehicle collision
- IIABL Supports HB 15 which passed the legislature

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