



2022 Legislative Summary

Session Overview



The 2022 Regular Session of the Louisiana Legislature was a busy session. 1,978 total legislative instruments were filed and IIABL tracked over 200 of these through the legislative process. 124 instruments were heard in the Insurance Committees.

Legislators reflected the anger of their constituents toward the insurance industry. In addition to familiar opponents, some of our traditional allies supported and even proposed dangerous legislation. When asked about his chances of killing an unfriendly bill, one insurance company lobbyist said, "The safe thing is to assume, this year, is that ANY legislator can pass ANY bill against insurance companies.

There were a few new faces on the insurance committees this year. On House Insurance Rep. Mike Huval replaced Rep. Chad Brown as committee chair and newly elected Rep. Delisha Boyd replaced Rep. Danny McComick. On Senate Insurance newly elected Sen. Jeremy Stine replaced Sen. Stuart Cathey.



Rep. Mike Huval
Rep | Dist 46 | Bridge, LA



Rep. Delisha Boyd
Dem | Dist 102 | New Orleans, LA



Sen. Jeremy Stine
Rep | Dist 27 | Lake Charles, LA

IIABL Legislative Priorities

Propose reasonable reforms for poor claims response to Hurricanes Laura, Delta, Zeta, and Ida.

Defend the Industry from unreasonable proposals and protect the fragile market.

Distinguish ourselves as separate from the interests of the insurance companies.

Dangerous Bills We Helped Kill

- CLAIMS MUST BE PAID WITHIN X DAYS
- HARD LIMITS ON NUMBER OF ADJUSTERS
- INCREASED BAD FAITH PENALTIES
- EXPANDED UNFAIR TRADE PRACTICES
- INSURANCE LEGAL VENUE
- INCREASED PRESCRIPTIVE PERIOD

- EXPANDED ADDITIONAL LIVING EXPENSES
- INSURER DOCUMENT DELIVERY REQUIREMENTS
- EXPANSION OF PUBLIC ADJUSTERS
- MANDATORY UNINSURED MOTORISTS
- PROHIBITION ON THE USE OF CREDIT, OTHER FACTORS
- SIGNED DISCLOSURE OF WIND DEDUCTIBLES

Important bills that did NOT pass

HB 936 BY REP. MIKE HUVAL

- Requires insurers to adjust claims within certain time limits

SB 163 BY SEN. KIRK TALBOT

- Prohibits cancellation on non-renewal of storm damaged properties until 90 days after repairs
 - IIABL bill that we did not push because of industry objections

SB 186 BY SEN. CAMERON HENRY

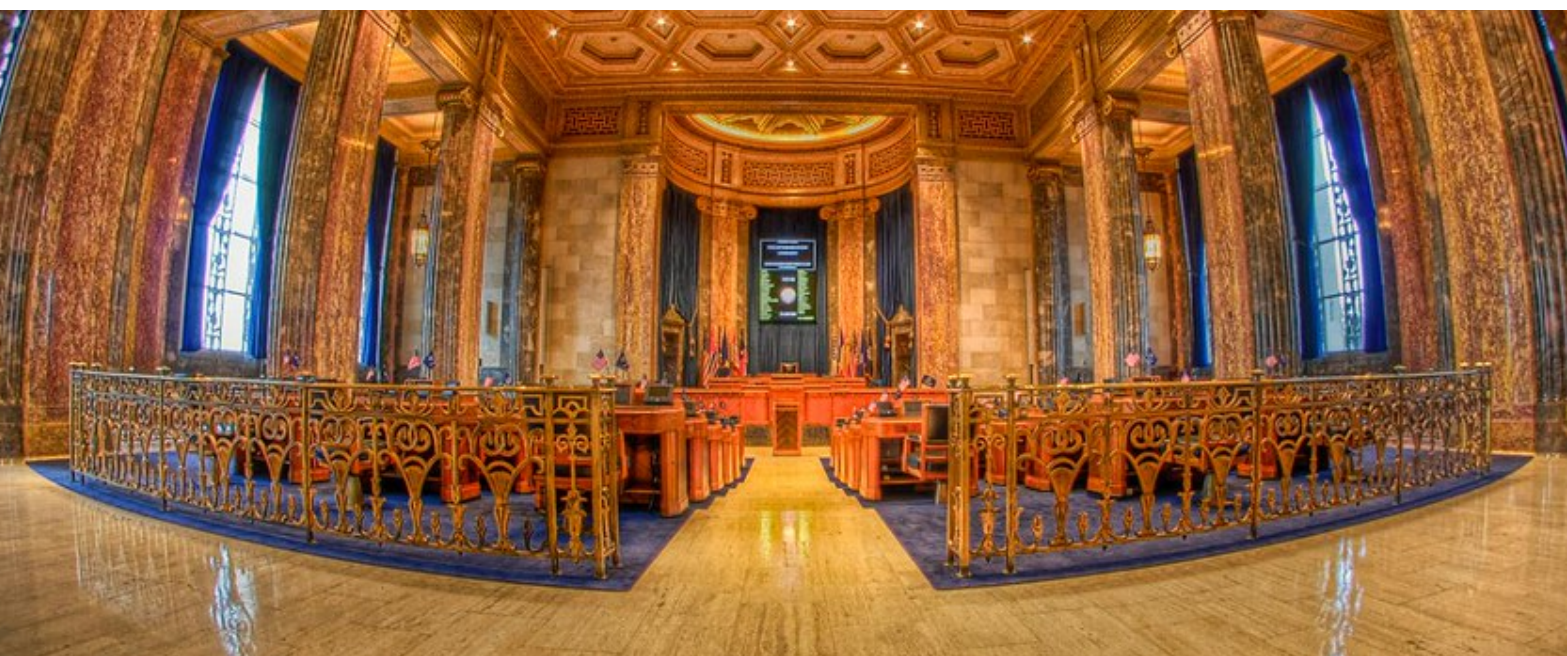
- Public Adjuster fees
 - Final bill did NOT allow contingency fees

Bills that passed (IIABL Opposes)



SB 214 by Sen. Jay Luneau

- Requires Louisiana venue for out-of-state claims adjuster testimony
 - Final bill was amended to allow depositions by video conference but requires attendance at trial



Bills that passed (IIABL is Neutral)



HB 83 by Rep. Laurie Schlegel SB 134 by Sen. Kirk Talbot

- Statutorily expands the trigger for civil authority prohibited use coverage following a catastrophe



Bills That Passed Supported by IIABL



HB 317 **MATTHEW WILLARD**

Requires a signed disclosure form
for wind deductibles

HB 521 **MIKE HUVAL**

Requires insurers to have
catastrophe response plans
(IIABL sponsored bill)

HB 539 **GABE FIRMENT**

Building contractor reforms

HB 558 **MATTHEW WILLARD**

Building contractor reforms

HB 612 **MIKE HUVAL**

Establishes the Fortified Homes
Program

HB 682 CHAD BROWN **SB 330 JEREMY STINE**

Creates the LDI claims adjuster
database

HB 831 **GABE FIRMENT**

requires insurers to pay an advance
on ALE in the event of a total loss

HB 866 LARRY FRIEMAN **SB 264 JOE BOUIE**

Increases insurer minimum capital
requirements from \$3M to \$10M

Bills That Passed Supported by IIABL

Continued



HB 870 JEREMY LACOMBE **SB 117 JAY LUNEAU**

Requires coverage for temporary use of vehicles not owned by the insured
(Overturns LA Supreme Court case Landry vs. Progressive)

SB 163 **KIRK TALBOT**

Requires insurers to provide policy holders with a catastrophe claims process disclosure at the time of claim

HB 935 **DELISHA BOYD**

Requires out of state adjusters to complete LDI training on Louisiana claims statutes

SB 198 **KIRK TALBOT**

Requires insurers to provide a claims summary, point of contact, and additional information after assigning a 3rd adjuster

HB 1064 LES FARNUM **SB 446 FRED MILLS**

Prescribes how mortgage holders must pay insurance claim proceeds to policyholders

Bills That Passed Supported by IIABL

Continued



SB 209 **JEREMY STINE**

Doubles the maximum fine the Commissioner can levy against insurers for unfair trade practices (\$250k to \$500k)

SB 212 **JEREMY STINE**

Establishes the Hurricane Mediation Program

SB 412 **KIRK TALBOT**

Establishes the Insure Louisiana Incentive Program

SR 90 **MIKE FESI**

Urges the insurance commissioner to study the need for notice of terms of property & casualty insurance renewals

SR 99 **KIRK TALBOT**

Urges the insurance commissioner to study cancellations and nonrenewals of storm damaged properties

WRAP UP

The insurance legislation that passed was immeasurable better than we expected at the start of session. IIABL continues to be one of the key players in the insurance sector at the Louisiana State Capitol. Your grass roots support is critical!

IIABL Legislative Team



JEFF ALBRIGHT

IIABL CEO



BEN ALBRIGHT

IIABL VP of Strategic Initiatives



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