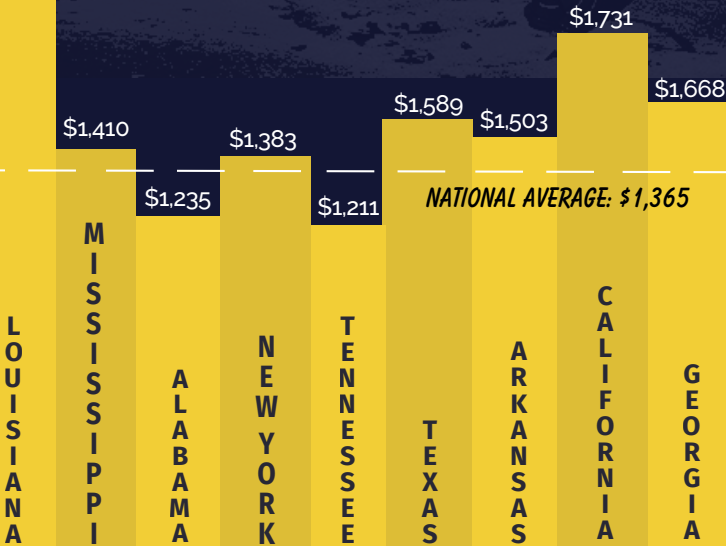


# WHY IS AUTO INSURANCE IN LOUISIANA *SO MUCH HIGHER* THAN IN OTHER STATES?



## LOUISIANANS PAY \$2,126 ON AVERAGE IN PREMIUMS

*RANKED #2 IN THE NATION FOR HIGH INSURANCE RATES*



### *WHAT MAKES US SO DIFFERENT?*

# OUR LAWS MAKE US DIFFERENT

THOSE LAWS DRIVE UP THE COST OF AUTO INJURY LAWSUITS, AND IN THE END **WE ALL PAY.**

- 1. Seatbelt Gag Rule:** In Louisiana, evidence of whether or not a plaintiff was wearing their seatbelt at the time of an accident is NOT ALLOWED to be submitted as evidence. Seatbelts are legally required and proven to reduce injury in accidents, thereby reducing the cost of medical bills and the cost of injury lawsuits. But in Louisiana, it is ILLEGAL to let a judge or jury know whether seatbelts were worn.
- 2. Medical Billing Secrecy:** Judges and juries in Louisiana are also not allowed to know what your health insurance company actually paid for medical bills – only the initial charge before prices were negotiated. This means cases are “valued” much higher than what it actually cost to treat the victim’s injuries.
- 3. Jury Trial Threshold:** Louisiana has the highest in the nation at \$50,000. That means unless your case is valued at \$50,000 or higher, a judge, rather than a jury, will decide your case. The end result is a trend of cases with higher value, but low enough to avoid a jury in the hopes of landing the right judge. Maryland has the next highest threshold at \$15,000, and 32 states have NO THRESHOLD AT ALL.
- 4. Direct Action:** Louisiana is one of only three states where a plaintiff can sue you AND your insurance company. Most states recognize that bringing an insurance company into a lawsuit encourages a jury’s tendency to award larger damages. It’s human nature to see a company in a different light than a real person, but in the end it’s a real person paying a very real bill.

**LOUISIANA LEGISLATORS AND OUR GOVERNOR CAN CHANGE THIS. LET'S FIX OUR BROKEN LEGAL SYSTEM NOW.**

**GET INVOLVED AT [HTTPS://ACTION.LAFREEENTERPRISE.ORG/](https://action.lafreeenterprise.org/)**