

# LOUISIANA PROPERTY & CASUALTY INSURANCE COMMISSION

Meeting Minutes | Thursday | November 3, 2021

Department of Insurance | Plaza Hearing Room - Poydras Building

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Present were the following:

MEMBERS: Jeff Albright (Vice Chairman), Senator Kirk Talbot, Rep. Mike Huval, Rep. Edmond Jordan, Ray Aleman Jr., Shawn Collins, Will Grubbs, Chris Haik, Sheral Kellar, Leslie Sallean, Lisa Freeman, Noryn Ward, Joe O'Connor

LDI STAFF: Tom Travis, Warren Byrd, Nick Lorusso, Charles Hansberry

The Chairman called meeting to order at 10:10AM

The Director called the roll and reported the absence of a quorum. (Late arrival of three members produced a quorum.)

Warren Byrd, Deputy Commissioner for Property & Casualty, gave a brief presentation on HB 577/Act 77 of the 2021 Regular Session. Act 77 defines certain types of residential flood coverage in the private market and provides for certain exemptions from rate filing rules.

The Commission discussed following for possible recommendations to the Governor, Commissioner of Insurance, and Legislature:

- *Strengthen and maintain the Louisiana State Uniform Construction Code (LSUCC).* Buildings that meet or exceed the current building codes withstand severe weather events better than those not built to the same standard.
- *Ban the manual use of all electronic devices not permanently installed in an automobile.* Discussed HB 565 (Reengrossed) of the 2021 Regular Session on hands-free/distracted driving. The commission will develop a recommendation for the 2022 Regular Session.
- *Third-party litigation funding (TPLF).* The commission will schedule this for discussion at the December 9 meeting.
- *First-Party Claims Meditation.* The commission will schedule this for discussion at a future meeting.
- *Excessive first party property claims and appraiser licensing.* There were several issues noted with the quality of appraisals on property claims. The commission will schedule this for future discussion.

The Chairman encouraged members and the public to submit further ideas for recommendations to the Director or to raise them at future meetings.

Any Other Matters and Public Comments:

- Senator Talbot discussed the Auto Task Force meeting on November 15, 2021.
- The Director announced prospective dates for the *LDI Conference 2022* of March 7 & 8

There being no objection, the Chairman adjourned the meeting at 11:12 AM.