

1 WHEREAS, while insurance policies may cover certain tree-related damages under
2 covered perils, the frequency and severity of these claims highlight the need for proactive
3 risk management to reduce future losses; and

4 WHEREAS, encouraging homeowners to take voluntary proactive measures, such
5 as regular tree maintenance, removal of hazardous trees, trimming of overhanging branches,
6 and other preventive actions could mitigate risks, reduce claims, stabilize the insurance
7 market, and protect property values and community well-being; and

8 WHEREAS, potential voluntary incentives from the insurance industry, such as
9 premium discounts, credits, or other rewards for documented tree risk management, could
10 promote these proactive steps without mandating changes to insurance rates or imposing
11 regulatory directives on insurers; and

12 WHEREAS, a thorough study involving diverse stakeholders is needed to assess
13 these effects and identify practical, voluntary solutions tailored to Louisiana's unique
14 environment and insurance landscape.

15 THEREFORE, BE IT RESOLVED that the House of Representatives of the
16 Legislature of Louisiana does hereby create a special study committee. The Fallen
17 Tree-Related Impacts on Citizens, Property Values, and Insurance special study committee
18 shall study the effects of fallen trees on homes, property values, disruption of lives, the
19 property insurance market, and the insurance industry in the state of Louisiana, and to make
20 recommendations thereon.

21 BE IT FURTHER RESOLVED that the study committee shall be composed of nine
22 members of the House of Representatives, appointed by the Speaker of the House, with
23 consideration given to geographic diversity, particularly representation from areas heavily
24 impacted by tree-related storm damage.

25 BE IT FURTHER RESOLVED that the study committee shall solicit input from
26 relevant stakeholders, including but not limited to representatives from the home building
27 and construction industry, the property insurance industry, insurance agents, homeowners'
28 associations, arborists and tree care professionals, local government officials, emergency
29 management authorities, and other interested parties as appropriate.

1 BE IT FURTHER RESOLVED that the study committee shall be an unfunded
2 committee, with members serving without additional compensation or per diem beyond that
3 otherwise provided by law.

4 BE IT FURTHER RESOLVED that the study committee shall meet in multiple
5 locations around the state, with priority given to areas where fallen tree damage has caused
6 significant impacts on the construction market, property values, disruption of lives, and the
7 insurance market, in order to gather direct testimony and observe conditions firsthand.

8 BE IT FURTHER RESOLVED that the study committee's intention is not to dictate
9 or enforce alterations to insurance rates or impose obligations on the insurance industry.
10 Rather, the committee will seek to explore and recommend potential voluntary incentives
11 and programs available to homeowners in the insurance market. The committee aims to
12 provide practical guidance to help citizens proactively manage trees that may pose threats
13 to residential properties, thereby reducing future risks and enhancing overall resilience.

14 BE IT FURTHER RESOLVED that the study committee shall submit a written
15 report of its findings and recommendations to the House Committee on Insurance and the
16 Speaker of the House no later than sixty days prior to the convening of the 2027 Regular
17 Session of the Legislature.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HR 196 Original

2026 Regular Session

Owen

Establishes a special study committee within the House of Representatives tasked with examining and providing recommendations on the impact of fallen trees on residential properties, property values, disruptions to daily life, and the property insurance market.