

1 WHEREAS, Louisiana, for two years in a row, has finished last, with a grade of "F"
2 in the R Street Institute's annual grading of the insurance regulatory environment in each of
3 the fifty states; and

4 WHEREAS, Louisiana is an outlier as one of twelve out of the fifty-six members of
5 the National Association of Insurance Commissioners, comprised of the fifty states and the
6 District of Columbia and five United States territories, which has an elected insurance
7 commissioner; and

8 WHEREAS, Louisiana remains a state that politicizes regulation with an elected
9 insurance commissioner; and

10 WHEREAS, Louisiana has the second-highest auto insurance rates in the United
11 States; and

12 WHEREAS, a comprehensive examination of the regulation of insurance in
13 Louisiana would benefit Louisiana's insurance market and Louisiana consumers.

14 THEREFORE, BE IT RESOLVED that the House of Representatives of the
15 Legislature of Louisiana does hereby authorize and direct the House Committee on
16 Insurance, or a subcommittee thereof, to meet to study the effects of making the
17 commissioner of insurance an appointed position, including the effects it would have on
18 Louisiana's insurance market and the cost of insurance to Louisiana consumers.

19 BE IT FURTHER RESOLVED that the House Committee on Insurance, or a
20 subcommittee thereof, may seek input from various agencies and organizations and may
21 request research, documents, or data, conduct public hearings, and take any other actions it
22 deems necessary to carry out its functions.

23 BE IT FURTHER RESOLVED that the House Committee on Insurance, or a
24 subcommittee thereof, shall report its findings and any recommendations for legislative
25 changes to the House of Representatives no later than February 1, 2021.

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 36 Engrossed

2020 First Extraordinary Session

Magee

Directs the House Committee on Insurance to meet and study what the effects would be of changing the position of commissioner of insurance from elected to appointed, including what effects it would have on Louisiana's insurance market and the cost of insurance to Louisiana consumers.