

# **Louisiana Property and Casualty Insurance Commission**

## **Minutes of the Meeting of the Commission**

**Thursday, October 18, 2018 @ 10:00 A.M.**

**Department of Insurance—Plaza Hearing Room—Poydras Building**

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Present were the following:

Members: Lou Fey (Chairman), Jeff Albright (Vice Chairman), Rep. Huval, Rep. Talbot, Ray Aleman Jr., Shawn Collins, Marc Carter, Paul Buffone, Will Grubbs, Michael Guy, Chris Haik, Ron Henderson, Leslie Sallean, Mike Barron (for Lisa Freeman), Noryn Ward

Commission and LDI Staff: Tom Travis, Warren Byrd, Charles Hansberry, Danielle Blanchard

The Chairman called the meeting to order at 10:00 a.m.

The Director called the roll and reported the presence of a quorum.

The Chairman welcomed everyone in attendance.

Presentation by telephone from Brooke Stringer, Financial Policy and Legislative Advisor, NAIC Executive Office, Washington, DC

Ms. Stringer discussed current federal legislation and other actions affecting insurance. Given the current political situation, it did not look like much insurance related legislation would pass in the current congress, including a long-term National Flood Insurance Program (NFIP) extension. There are many bills related to insurance subjects that will likely be introduced in the new congress convening in 2019 on the subjects of: flood insurance, regulation of air ambulance costs, surprise medical bills (balance billing), autonomous/highly-automated vehicles, and other issues.

Presentation by Clarissa Preston of the National African-American Insurance Association (NAAIA), Shannon Johnson of the Flowers Insurance Agency, and Donna Swanson of the Swanson Insurance Agency

Ms. Johnson and Ms. Swanson discussed the difficulties of finding insurance coverage for school bus drivers. Many school boards use contract drivers and buses to provide transportation. The premium for school bus coverage has more than tripled since 2013. Premium for other commercial coverages such as dump trucks, hotshot trucks, and tow trucks. They discussed the immediate impact on the businesses that they try to insure and on the economy.

There being no objection, the Chairman adjourned the meeting at 11:15 a.m.