



May 10, 2023

Jim Donelon, Louisiana Commissioner of Insurance
Via Email: jdonelon@ldi.la.gov

RE: HB569, Representative Francis C. Thompson – STRONGLY OPPOSE

Dear Commissioner Donelon,

United Policyholders, (“UP”) writes to express our strong opposition to the above referenced measure on the grounds that it will dismantle a Louisiana home insurance marketplace stabilizer that is helping property owners hang on and keep their assets protected in the current global “hard” P/C market where premium increases and few competitive options are the norm.

Naturally, insurers want unfettered freedom to non-renew customers as they please, and are no doubt selling this measure on the grounds they’ll be more enthusiastic about doing business in Louisiana if you make it easier for them to drop existing customers. But Louisiana residents deserve the right to count on their insurers to continue covering them if they’ve paid their premiums consistently and been responsible property owners.

You’ve got a valuable law on your books here in Louisiana that needs to be kept in place. All one need do is look to Florida to see the downside of allowing insurers free reign with non-renewals.

UP is a 32 year-old national insurance consumer non-profit organization that has been helping Louisiana home and business policyholders keep their assets insured and navigate disaster recovery since 2005, often in coordination with your agency. UP is a respected voice on insurance matters in legislatures and courts across the country, the National Conference of Insurance Legislators, the National Association of Insurance Commissioners and in print, digital and broadcast media. Our website, www.uphelp.org gets over a half million visitors annually.

Thank you for your time and consideration,

A handwritten signature in black ink that reads "Amy Bach". The signature is fluid and cursive.

Amy Bach, Executive Director
Amy.Bach@uphelp.org