



Roadmap to Recovery®  
Advocacy and Action  
Roadmap to Preparedness

March 20, 2024

State Senator Kirk Talbot  
Via email; [talbotk@legis.la.gov](mailto:talbotk@legis.la.gov)  
cc: Beth O'Quin, [oquine@legis.la.gov](mailto:oquine@legis.la.gov)

State Representative Michael "Gabe" Firment  
Via email; [hse022@legis.la.gov](mailto:hse022@legis.la.gov)  
cc: Keith Rashida, [keithr@legis.la.gov](mailto:keithr@legis.la.gov)

**RE: SB 323 (as amended) Respectfully oppose**

Dear Senator Talbot and Representative Firment,

We write to you as the Senate Sponsor of the above-referenced bill and as Chair of the House Committees that will next consider the bill to respectfully state our opposition to the measure and ask you to reconsider your support. This bill greatly reduces important policyholder protections at a time when your insured home and business owners desperately need your help.

While we understand that you want to attract insurance companies to Louisiana, we urge you to do that by increasing wind, flood and hurricane risk reduction, and not by reducing penalties on insurers that drag their feet and underpay claims.

We are certain you've heard from your constituents and read many a news item about Louisiana residents having to fight to collect insurance benefits, endure endless delays, rotating adjusters, lowball offers and hardball claim handling tactics. This bill effectively codifies those complications for policyholders by giving insurers the right to engage in all of them with no significant financial downside.

The bill's "good faith" clause for consumers is redundant with other fraud laws already on the books and will disadvantage policyholders by creating unnecessary red tape. Moreover, this bill functionally replaces penalties right-sized to wrongdoing with a \$5,000 fine, a wholly insignificant amount that will in no way disincentivize bad behavior by a large insurance company such as State Farm (net worth over \$130 *billion*).

For the above reasons, United Policyholders respectfully **OPPOSES** SB 323.

Sincerely,

A handwritten signature in black ink that reads "Amy Bach". The signature is fluid and cursive, with the first name "Amy" and the last name "Bach" clearly legible.

Amy Bach  
Executive Director