



March 20, 2024

State Senator J. Adam Bass
Via email; sen36@legis.la.gov

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

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

RE: SB 370 (as amended) Respectfully oppose

Dear Senators Bass and Talbot and Representative Firment,

We write to you as the Senate Sponsor of the above-referenced bill and as Chairs of the Committees that are considering the bill, to respectfully state our opposition to the measure and ask you to reconsider your support.

While we understand that insurance companies are lobbying you for increased freedom to non-renew customers and put higher deductibles in place, but as an organization that is helping California and Colorado residents contend with severe property insurance availability and affordability crises, we assure you – those states would have benefitted significantly from the 3 year non-renewal protection you have in place but are advocating weakening.

We further understand you want to attract insurance companies to Louisiana, but we urge you to do that by increasing wind, flood and hurricane risk mitigation, and not by weakening a valuable law that is helping your residents keep their homes insured. Allowing insurers to increase deductibles every year is similarly ill-advised.

Your previous Insurance Commissioner, who kept a steady hand at the tiller for many years and navigated many an insurance storm, strongly supported that law with good reason, as did our organization during last year's legislative session.

For the above reasons, United Policyholders¹ respectfully **OPPOSES** SB 370.

Sincerely,



Amy Bach
Executive Director

¹ United Policyholders (“UP”) is a non-profit organization that has been informing, helping, and speaking for insurance consumers in the United States since 1991 and in Louisiana since 2005. UP is funded by donations and grants and its work is largely done by volunteers. Through its Roadmap to Preparedness and Roadmap to Recovery programs, UP helps Americans be personally responsible by reducing risk, buying insurance, and navigating the claim process successfully after a loss.