SLS 25RS-2158 **ORIGINAL**

2025 Regular Session

SENATE STUDY REQUEST NO. 2

BY SENATOR DUPLESSIS

INSURANCE COMMISSIONER. Requests the Senate Committee on Insurance to study and make recommendations regarding the effects of making the commissioner of insurance an appointed position.

A STUDY REQUEST

To request the Senate Committee on Insurance to meet, study, and make recommendations regarding the effects of changing the position of commissioner of insurance from an elected position to an appointed position.

WHEREAS, Title 22 of the Louisiana Revised Statutes of 1950, known and cited as the Louisiana Insurance Code, creates the office of the commissioner of insurance; and

WHEREAS, the Louisiana Insurance Code provides that the commissioner of insurance shall be an elected position with a term of four years to coincide with the election for governor and other state officers; and

WHEREAS, the Louisiana Insurance Code contains provisions which charge the commissioner of insurance with administering the provisions of the Louisiana Insurance Code, including requiring the commissioner to assess every insurer under the jurisdiction of the Department of Insurance and authorizing the commissioner to make reasonable rules and regulations to enforce, carry out, and make effective the implementation of the Louisiana Insurance Code; and

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

commissioner; and

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

WHEREAS, Louisiana has one of the highest auto insurance rates in the United States; and

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

THEREFORE, the Senate of the Legislature of Louisiana requests that the Senate Committee on Insurance, or a subcommittee thereof, meet to study the effects of making the commissioner of insurance an appointed position, including the effects it would have on Louisiana's insurance market and the cost of insurance to Louisiana consumers.

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

BE IT FURTHER RESOLVED that the Senate Committee on Insurance, or a subcommittee thereof, shall report its findings and any recommendations for legislative changes to the Senate no later than February 1, 2026.

BE IT FURTHER RESOLVED that a copy of this Study Request shall be transmitted to the commissioner of insurance.

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, 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)]

DIGEST

SSR 2 Original 2025 Regular Session Duplessis

Requests the Senate Committee on Insurance, or a subcommittee thereof, to meet to study the effects of making the commissioner of insurance an appointed position, including the effects it would have on Louisiana's insurance market and the cost of insurance to Louisiana consumers.