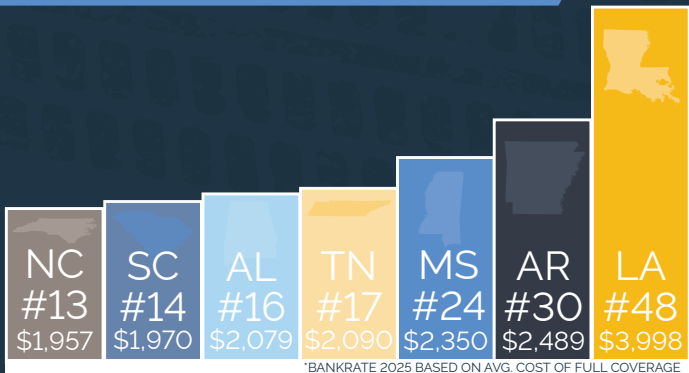


CRASH COURSE

LOUISIANA'S AUTO INSURANCE CRISIS & THE COMMON-SENSE SOLUTIONS TO ADDRESS IT

Louisianans pay an average of **\$3,998 per year** for auto insurance. That's nearly **DOUBLE** the national average. Our broken legal system **inflates costs, stifles competition, and limits consumer choice.**

SOUTHERN STATE INSURANCE COMPARISON



WHAT'S DRIVING COSTS SO HIGH?

BODILY INJURY RATE
ALMOST DOUBLE
THE NATIONAL AVERAGE

CLAIM LITIGATION
MORE THAN 3X
THE NATIONAL AVERAGE

ATTORNEY INVOLVEMENT

Louisiana claimants are more likely than those in other states to hire attorneys, leading to **HIGHER CLAIM COSTS AND LONGER SETTLEMENT TIMES.**



IT'S TIME TO PUT THE PEDAL TO THE METAL.

LAWMAKERS MUST ADDRESS OUR BROKEN LEGAL SYSTEM & BRING MORE COMPETITION TO LOUISIANA'S INSURANCE MARKET!



COMMON-SENSE REFORMS

TO IMPROVE INSURANCE MARKET COMPETITIVENESS

MEDICAL EXPENSE TRANSPARENCY

Louisiana law **keeps judges and juries from seeing the true cost of medical bills**, resulting in phantom damage awards. **Evidence of bills actually paid—not the inflated “sticker price” bill—should be admissible to allow for fair and transparent decisions on damages.**

MODIFY FAULT RULES

Louisiana is one of 11 states that allow plaintiffs to seek damages after an auto accident regardless of their level of fault. 34 states follow a **modified comparative fault rule**, limiting damage recovery if the plaintiff is found to be over 50% or 51% at fault. **A modified comparative fault system would ensure a fairer legal system that holds individuals accountable for their own negligence.**

REPEAL THE HOUSLEY PRESUMPTION

The **Housley Presumption** assumes an accident caused an injury without any evidence to prove it. **Repealing the rule would level the playing field in personal injury cases by restoring a plaintiff’s obligation to prove the injury was caused by the accident, as is the practice in most states.**

EXPAND NO PAY, NO PLAY

No Pay, No Play laws limit the right to sue for damages if the claimant was driving without insurance. **Expanding the No Pay, No Play law in Louisiana would remove the incentive to drive without insurance, reining in runaway damage awards for drivers breaking state law.**

ACT NOW >>>

**MORE INSURERS > MORE COMPETITION
MORE COMPETITION > LOWER RATES
IT'S THAT SIMPLE.**

Scan the QR code to tell your legislators it's time to end the legal abuse that's driving up insurance costs for Louisiana citizens.

