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Dear Governor Landry,

The Louisiana Motor Transport Association (LMTA) represents more than 13,000 truckers and 90,000 trucking company employees in Louisiana. It is on their behalf that I write to you today asking for your help in addressing our state's insurance crisis. Please sign **HB 423 by Representative Melerine**. HB 423 is key legislation that will help bring confidence back to Louisiana's insurance market.

For our members, stabilizing the insurance market is the foremost priority, and many have shown their support by including their company logos in this letter. Our insurance costs are significantly higher than those in neighboring states, averaging about \$10,000 more per truck annually, and we are simply asking for a fair competitive environment.

Frequent lawsuits from accidents drive up insurance costs and discourage driver recruitment, while the resulting lost work and time spent dealing with insurance and legal issues hinder business growth. There is a limited availability of affordable truck insurance due to the lack of competition in the market. Add the pressure from lawsuit abuse and skyrocketing prices, it spells a dismal picture for the industry. Many of our members are being forced to move to states with better business climates or close their doors altogether. If things do not change, the problem will only get worse.

We respectfully write to you to support and sign HB 423 by Representative Melerine, compromise legislation aimed at fostering a more transparent and reasonable award of medical costs. HB 423 addresses the legal climate and insurance crisis, promoting competition to lower costs. While it may not be perfect, this bill is a step in the right direction.

We understand the weight of your decision and remain hopeful for a prosperous future for Louisiana's businesses and citizens under your leadership. We respectfully urge you **to sign HB 423** on behalf of our members, including truckers, construction companies, manufacturers, and other key industries in our state's economy. This will be a critical step toward revitalizing our insurance market.

On behalf of LMTA's 13,000 truckers and 90,000 employees, we appreciate your leadership and any consideration you give to this important matter.

