



# THE CHESAPEAKE GROUP, LLC

## A GOVERNMENTAL RELATIONS FIRM

### Legislative Update 2025 Legislature, Regular Session Louisiana Motor Transport Association

#### House Floor:

**HB 428 (Passed-Y:99/N:0)** by Ryan Bourriaque→The proposed bill formally re-creates the Department of Transportation and Development (DOTD) and all statutory entities within it, as required by R.S. 49:193. Under current law, the department would terminate on July 1, 2025, with its legislative authority ending July 1, 2026. The bill resets this termination schedule, re-creating the DOTD effective June 30, 2025, and extending its existence until July 1, 2030.

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1412042>

Read adopted amendment here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1405970>

<https://legis.la.gov/legis/ViewDocument.aspx?d=1411232>

**HB 476 (Passed-Y:81/N:12)** by Bryan Fontenot→The proposed bill allows motor vehicle dealers to increase the current \$425 fee annually based on the percentage change in the Consumer Price Index for All Urban Consumers (CPI-U), capped at a 3% increase per calendar year. The Louisiana Motor Vehicle Commission is tasked with calculating and publishing the adjusted fee by January 14 each year. The automatic adjustment begins January 1, 2026. Amendments specify the 3% CPI-U cap and transfer the responsibility for fee calculation from the Office of Motor Vehicles to the Louisiana Motor Vehicle Commission. The bill takes effect upon the governor's signature or legal lapse.

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1411988>

Read adopted amendment here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1408962>

**HB 499 (Passed-Y:96/N:0)** by Dennis Bamburg→The proposed bill establishes specific penalties for drivers who exceed speed limits or breach construction and utility work safety zones where workers are present. It replaces the general fines with stricter penalties: \$500–\$1,000 for violations in active work zones, and \$750–\$1,000 or up to 30 days in jail for violations in highway safety corridors. Amendments reduce the originally proposed maximum fines from \$2,000 to \$1,000 and adjust the penalty range for highway safety corridor violations. The bill amends R.S. 32:57 and adds a new section, R.S. 32:57(J).

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1412043>

Read adopted amendment here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1411618>

**HB 519 (Passed-Y:71/N:28)** by Bryan Glorioso→The proposed bill prohibits the use of wireless telecommunications devices while operating a motor vehicle, unless the vehicle is lawfully stationary, with specific exceptions such as emergency reporting, authorized work duties, and hands-free GPS use. It defines related terms, outlines prohibited actions like texting or holding a device, and establishes fines: \$250 for primary offenses in school or construction zones and \$100 for secondary offenses elsewhere, with potential reductions tied to community service. Fines double if a crash occurs. The bill preempts local laws, limits police authority, mandates annual reports on distracted driving, and becomes enforceable with fines starting January 1, 2026. The House amendment classifies violations as nonmoving violations and makes technical changes.

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1412026>

Read adopted amendment here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1411626>

**HB 556 (Passed-Y:97/N:0)** by Ryan Bourriaque→The proposed bill overhauls operations within the Louisiana Department of Transportation and Development by creating a new assistant secretary for project delivery, shifting responsibilities from the chief engineer, and mandating the use of third-party highway maintenance contracts by June 30, 2026. It implements budgeting and planning reforms, restricts overhead costs in capital budgets, and enhances public transparency through improved access to project data and annual reporting. House amendments clarify technical elements, limit use of state funds for taxes, expand legislative input on project selection, and remove certain proposed reforms, including restrictions on prison labor and some funding limitations.

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1411720>

Read adopted amendment here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1405650>

<https://legis.la.gov/legis/ViewDocument.aspx?d=1411027>

<https://legis.la.gov/legis/ViewDocument.aspx?d=1405960>

**HB 640 (Passed-Y:96/N:2)** by Ryan Bourriaque→The proposed bill establishes the Office of Louisiana Highway Construction within the governor's Division of Administration to oversee all aspects of nonfederal aid highways, including planning, construction, and maintenance. The office is empowered to contract with public and private entities, manage grants, and coordinate with local governments. It must report annually to the legislature on project status and funding. The executive director, appointed by the governor, manages operations and policy coordination. House amendments clarify technical elements and authorize the office to use standard and emergency procurement procedures until January 1, 2026.

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1411881>

Read adopted amendment here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1410755>

## **Senate Floor:**

**SB 111 (Passed-Y:26/N:13)** by Alan Seabaugh→The proposed bill modifies existing insurance law by limiting when a cause of action for bad faith can be brought against an insurer. While current law establishes a duty of good faith and fair dealing, the bill specifies that no bad faith claim may arise in personal or bodily injury cases unless a third party has made a settlement offer

within policy limits and allowed the insurer at least 30 days to respond. The bill removes language shielding insurers from liability solely due to policy compliance and takes effect August 1, 2025. Technical and clarifying amendments were adopted.

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1411952>

Read adopted amendments here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1411952>

<https://legis.la.gov/legis/ViewDocument.aspx?d=1411482>

## **House Insurance:**

**HB 224 (Favorably)** by Jay Galle→The proposed bill reduces the annual premium tax on vehicle insurance policies with gross annual premiums over \$6,000, effective July 1, 2026. Under current law, the tax is \$300 for each additional \$10,000 in premiums above \$6,000; the bill lowers this to \$200. The minimum annual tax of \$185 for premiums at or below \$6,000 remains unchanged. This change applies only to vehicle risk policies issued or executed on or after the effective date, while all other insurance policies remain subject to the existing tax structure. The amendment modifies R.S. 22:831(A)(1).

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1400908>

**HB 258 (Favorably as Amended)** by Sylvia Taylor→The proposed bill reinforces existing law that prohibits insurers from raising automobile liability insurance premiums solely because a policyholder is 65 or older. It introduces a penalty of up to \$10,000 for each violation of this rule. Additionally, the bill amends the enforcement language to clarify that violations may also be subject to any penalty or regulatory action authorized by the commissioner under current law. The amendment modifies R.S. 22:1286 and includes updated language on enforcement authority.

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1401327>

Read adopted amendments here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1411891>

## **House Commerce:**

**HB 287 (Voluntarily Deferred)** by Tony Bacala→The proposed bill requires that Arkansas, Mississippi, and Texas laws apply to legal actions arising from automobile accidents involving Louisiana residents insured by companies domiciled in those states. Despite this, Louisiana's two-year prescriptive period for delictual actions remains applicable. The bill allows Louisiana agents and brokers to sell policies from these foreign insurers, provided they give written disclosures explaining that foreign laws will govern and that the policy complies with the insurer's state regulations. The bill becomes effective July 1, 2026, only if liability insurance base rates haven't dropped by at least 7% from 2024 to 2025.

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1402175>

## **House Transportation:**

**HB 504 (Favorably as Amended)** by Kimberly Coates→The proposed bill increases the annual registration fee for tanker trucks transporting liquefied petroleum gas with a water capacity of 1,000 gallons or more from the current \$50 to a maximum of \$150. These trucks must be registered with the Liquefied Petroleum Gas Commission before operating. The amendment to

the bill includes a technical change made by the House Committee on Transportation, Highways and Public Works. The bill amends R.S. 40:1849(B).

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1411794>

Read adopted amendment here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1411638>

**HCR 3 (Vote Failed)** by Nicholas Muscarello Jr→The proposed bill introduces stricter regulations on outdoor advertising structures in Louisiana. It prohibits the erection of new stacked sign structures with two or more displays after July 31, 2025, and designates existing ones as legal nonconforming signs, which must be repaired as single signs. It increases required spacing between signs and interchanges, intersections, or rest areas—from 500 ft. or less to 1,000 ft.—across various highway types. The bill also repeals criteria allowing stacked and changeable message signs and mandates the incorporation of these changes into the Louisiana Administrative Code.

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1404422>

## **House Governmental Affairs:**

**HB 635 (Favorably as Amended)** by Dennis Bamburg→The proposed bill renames the "Captive Insurers Law" as the "CHOICES Law" and revises regulations for domestic captive insurance companies and affiliated entities, including updated definitions and new requirements for risk retention groups, branch captive insurers, and dormant companies. It lowers capital and surplus requirements for certain insurer types, adjusts tax rates on premiums, and shortens policy form approval timeframes. The bill clarifies operational rules, financial reporting, confidentiality, and redomestication procedures, while maintaining existing restrictions on insurance offerings. It adds provisions for licensing, examinations, and solvency oversight, and allows related regulatory fees and rulemaking by the commissioner to continue. The adopted amendments correct statutory citations, change terminology from “articles of association” to “articles of incorporation,” and make technical and readability improvements.

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1412436>

Read adopted amendments here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1410080>

<https://legis.la.gov/legis/ViewDocument.aspx?d=1412351>

## **Senate Insurance:**

**SB 61 (Favorably as Amended)** by Jay Luneau→The proposed bill amends existing regulations on the use of credit information in personal insurance without altering core provisions. It maintains definitions for personal insurance types and keeps requirements for insurers to disclose their use of credit data. New provisions require insurers to provide consumers, at the time of the initial application or any renewal, a copy of the credit information obtained and used in underwriting. It also mandates that the insurance commissioner review filed scoring models for compliance. While preserving the classification of such filings as trade secrets, the bill primarily introduces technical changes and takes effect August 1, 2025.

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1401950>

Read adopted amendment here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1412376>

**HB 549 (Favorably)** by Rodney Schamerhorn→Requires a premium discount for policyholders of commercial motor vehicles with installed dashboard cameras and telematics systems. The proposed bill aims to improve public safety, reduce insurance fraud, and lower claims costs by incentivizing the use of dashboard cameras paired with telematics systems in commercial motor vehicles. It requires insurers authorized to issue commercial motor vehicle liability policies in Louisiana to offer actuarially justified premium discounts for vehicles equipped with such technology. The proposed bill outlines qualification criteria, including proof of installation, continuous operation, and annual compliance verification through telematics reports or affidavits. It further mandates annual reporting by insurers to the commissioner, with summarized findings submitted to legislative committees, and takes effect January 1, 2026. House floor amendment provides exemptions for surplus lines insurers from the proposed bill.

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1409307>

Read adopted amendment here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1408961>

## **Senate Judiciary:**

**SB 150 (Voluntarily Deferred)** by Kirk Talbot→The proposed bill revises rules on recovering medical expenses in civil claims. It removes prior limitations that capped recoverable amounts based on what health insurers or Medicare paid and repeals formulas for awarding additional costs tied to procurement. Instead, it allows broader admissible evidence—such as billed and paid amounts, insurance premiums, and expert testimony—to determine fair recovery. The court may award up to 1.5 times the claimant's prior-year premiums. Restrictions on jury exposure to billing details are repealed. The changes apply prospectively starting January 1, 2026. Definitions of certain terms are also eliminated.

Read full provisions here:

<https://legis.la.gov/legis/ViewDocument.aspx?d=1404169>