

LaPolitics Q&A: Renee Amar

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LaPolitics: Have you seen any signs of relief for the high cost and the limited number of options for commercial insurance?

Renee Amar, executive director of the Louisiana Motor Transport Association: No signs of relief are visible for the skyrocketing commercial insurance costs. The data speaks volumes: commercial auto rates are up over 6 percent year-over-year while others decline – this isn't stabilization, it's a downward spiral. Two or three years ago, companies were stunned. Today, they are restructuring, downsizing or looking for coverage outside of the country. Louisiana is losing businesses, not just margins.

Key legislators have said they want to see how the legal reforms they've already enacted work out before they do much more. How do you feel about that idea?

Sure, there's been progress, but the excessive litigation and inflated medical bills driving rates are still rampant. Politically comfortable waiting isn't helping small business owners – it's economically reckless. If reforms worked, we'd see that reflected in lower rates. This isn't the time for caution; it's time for decisive action like was taken in Florida and Georgia. When you're already trailing, any pause is a step backward.

What are your organization's priorities for this session?

Restoring balance to Louisiana's legal climate to bring down insurance costs. Voters see what is happening. Over 60 percent of voters recognize that lawsuit abuse is a major driver of expenses. We support reforms that rein in these lawsuits and demand transparency in medical billing linked to accidents. We oppose protecting a system that funnels millions to a small powerful segment of the trial bar while small businesses, truck drivers and consumers pay the price. We will oppose any bills that seek to raise our insurance costs or the cost of doing business.

I understand your organization visited with D.C. lawmakers last week. What were the main things you shared with them, and what were your main takeaways from them?

We went to Washington to discuss pressing national issues but ended up primarily focused on Louisiana's commercial insurance and litigation crises. It's absurd that we need federal intervention for problems rooted in our home state. Lawmakers see the strain, but real change must happen here. The change we need has to focus on our own legal environment.

What federal legislation are you focused on right now?

We're concentrating on federal issues like truck parking and cargo theft, plus legislation to allow certain cases to be removed to federal court. Federal jurisdiction can provide a more consistent and balanced venue in cases that currently produce unpredictable outcomes. But make no mistake – the main cost drivers for Louisiana carriers are homegrown and need immediate attention. Federal policies can only patch the surface; we need to confront the real issues locally.

What is your take on the revamp of DOTD?

Sure, the revamp of DOTD has potential, but we need real, measurable results before we can back it fully. If commercial insurance costs keep pushing businesses out, simply restructuring DOTD won't resolve the root problems of competitiveness. We're holding out for tangible proof of improvement.

Does your organization support raising the state gas tax?

Raising the gas tax is a non-starter until the government fixes its inefficiencies. Asking struggling small businesses for more while they face the highest insurance costs in the nation is outrageous. We need real structural reform to lower costs before digging deeper into taxpayers' pockets.