



The Professional Insurance Agents of Louisiana (PIA), representing nearly 300 member agencies who serve the Property and Casualty insurance needs of over 800,000 families and businesses across Louisiana,

**fully SUPPORT HB 450 by Reps. Melerine, Bamburg, Berault, Carlson, Carver, Chenevert, Coates, Domangue, Egan, Galle, Glorioso, Hebert, and Wyble**

**Evidence: Provides relative to evidentiary presumptions in personal injury claims.**

We support this bill because it **eliminates automatic assumptions** that an accident caused an injury just because someone was healthy before and hurt afterward.

Instead, it **requires real proof** that the accident directly caused the injury—not just a "reasonable possibility."

This change **makes lawsuits more honest, reduces questionable claims, and helps lower insurance costs** by making sure damages are based on solid evidence, not assumptions.

We believe the passage of this bill will attract more insurance companies to Louisiana, increase availability of Property and Casualty Insurance, and lower prices for the clients and citizens that we serve every day.