



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 OPPOSE HB 248 by Rep. Roger Wilder III**

**Insurance Commissioner: Provides for confidential information relative to public inspection.**

Agents oppose this bill because it **takes away an insurer's right** to protect their own confidential, trade secret, or proprietary information and instead **puts that power solely in the hands of the Insurance Commissioner.**

This creates a **huge risk** that sensitive company data could be exposed publicly, harming competition and discouraging insurers from doing business in Louisiana.

Companies need to be able to protect their internal strategies, pricing models, and underwriting methods—**not leave those decisions up to political appointees.**

If insurers can't trust Louisiana to protect their confidential information, they may **choose not to offer coverage here**, leading to **less choice** and **higher prices** for consumers.

We believe the passage of this bill **will not attract** more insurance companies to Louisiana, increase availability of Property and Casualty Insurance, nor lower prices for the clients and citizens that we serve every day.