



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 34 by Rep. Brian Glorioso

Civil /Damages: Provides for transparency in medical expenses.

We support this bill because it **helps fight inflated medical costs** in auto insurance claims.

It lets both sides show **what was actually billed and what was actually paid** for medical treatment, and allows experts to testify about whether the charges are reasonable.

It also makes agreements like **letters of protection**—where providers and attorneys often inflate bills—**admissible evidence** in court.

This transparency will **help juries see the true cost of care, reduce exaggerated claims, and lower insurance premiums** for everyone by making the system fairer and more honest.

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.