



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 431 by Rep. Emily Chenevert**

**Liability/Torts: Provides relative to modified comparative fault.**

Right now in Louisiana, even if someone is mostly at fault for their own accident, they can still collect some money from others. This bill would change that. Starting in 2026, if a person is **51% or more at fault**, they **wouldn't be able to collect anything**.

The idea is to make the system fairer by saying if you're more responsible for what happened than anyone else, you shouldn't be able to sue and get paid. It's meant to cut down on questionable lawsuits and help keep insurance costs under control.

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.