

**Louisiana Property and Casualty Insurance Commission**  
**Full Commission Meeting**

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**Wednesday, January 28, 2015**  
**Louisiana Department of Insurance**  
**Plaza Hearing Room**  
**1:30 p.m.**

**Minutes**

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**Commission Members Present:** Commissioner Donelon, Lou Fey, Jeff Albright, Senator Morrish, Representative Kirk Talbot, Paul Martin (representing Lee Ann Alexander), J. E. Brignac, Ashley Spiers (representing Stephen Campbell), Will Grubbs, Jr., Chris Haik, Ron Henderson, Scott Landry, Ann Metraier, and Robert Moorman.

**Commission Members Absent:** Senator Ronnie Johns, Representative Greg Cromer, Ray Aleman, Jr., Paul Buffone, Sheriff Greg Champagne, Michael Guy, Wes Hataway, LTC. John LeBlanc, Frank Opelka and Earl Taylor.

**Commission Staff Present:** Terrell Moss and David Evans.

**LDI Staff Present:** Denise Brignac, Warren Byrd, Patrick Bell, Matthew Stewart, Korey Harvey, Charles Hansberry, Rachelle Carter, Darie Jordan, Judy Wright, Laura Nola, Walt Corey, Joycelyn Spriggs, and Geralyn May.

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The Louisiana Property and Casualty Insurance Commission (LPCIC) meeting was called to order at 1:45 p.m. by Chairman Lou Fey.

Mr. Evans called the roll and reported a quorum present.

Mr. Fey welcomed the commission members and all in attendance. A special recognition was given to Mr. Paul Martin, Director- State Affairs- Southwest Region, with the National Association of Mutual Insurance Companies (NAMIC). This organization recently became a member of the commission following the past legislative session.

The subject of the commission meeting was Transportation Network Companies (TNCs), and agreeing to discuss the issues were: Mr. Joe Woods, Vice President-State Government Relations with the Property Casualty Insurers Association of America (PCI), and Mr. Curtis Scott, Senior Counsel- Uber Technologies, Inc.

Mr. Woods started his talk with a brief background on PCI stating that they represented 35 percent of the property and casualty business and an even larger percentage for auto in the country. PCI does not want to get in the way of this most recent ridesharing innovation and the market it has

created. However, the livery exclusion in the driver's private passenger auto insurance requires that commercial auto insurance be in place to properly cover the liability exposure.

Industry is concerned that the initial period when the driver has his mobile application turned on but has yet to be contacted by a potential passenger, creates undesirable exposure to the drivers private passenger auto insurance coverage. He discussed the different laws that have been adopted in Colorado, California, Illinois, Arizona and the District of Columbia. Mr. Woods noted that several insurers are developing products to bridge the "existing insurance gap."

Discussion followed.

Mr. Scott opened his PowerPoint presentation with a brief history of the development of Uber and its rapid expansion across the globe since 2009. He emphasized Uber's stringent driver qualifications and attention to the insurance needs.

Mr. Scott stated that Uber had resolved its commercial insurance issues with a policy that was put in place in the past year. \* (Refer to PP presentation for all details) As a result, Uber believes it has eliminated all liability insurance gaps. He also discussed the TNC insurance legislation enacted in Colorado, Illinois and the District of Columbia.

He noted that Uber is operating in Baton Rouge and New Orleans.

Members asked detailed questions covering many coverage issues which Mr. Scott responded in kind.

There were no public comments from the audience.

Therefore, upon a motion from Senator Morrish and a second from Mr. Brignac, the LPCIC meeting adjourned at 3:07 p.m.