

Commissioner of Insurance



Department Description

The mission of the Louisiana Department of Insurance is to regulate the insurance industry in the state (licensing of producers, insurance adjusters, public adjusters, and insurers), and to serve as an advocate for the state's insurance consumers.

For additional information, see:

[Commissioner of Insurance](#)

Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2018-2019	Enacted FY 2019-2020	Existing Oper Budget as of 12/01/19	Continuation FY 2020-2021	Recommended FY 2020-2021	Total Recommended Over/(Under) EOB
Means of Financing:						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State General Fund by:						
Total Interagency Transfers	0	0	0	0	0	0
Fees and Self-generated Revenues	27,231,282	30,161,661	30,161,661	32,058,460	31,795,356	1,633,695
Statutory Dedications	1,783,762	1,950,700	1,950,700	910,011	910,011	(1,040,689)
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	622,222	717,475	717,475	717,475	717,475	0
Total Means of Financing	\$ 29,637,266	\$ 32,829,836	\$ 32,829,836	\$ 33,685,946	\$ 33,422,842	\$ 593,006
Expenditures & Request:						
Commissioner of Insurance	\$ 29,637,266	\$ 32,829,836	\$ 32,829,836	\$ 33,685,946	\$ 33,422,842	\$ 593,006
Total Expenditures & Request	\$ 29,637,266	\$ 32,829,836	\$ 32,829,836	\$ 33,685,946	\$ 33,422,842	\$ 593,006



Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2018-2019	Enacted FY 2019-2020	Existing Oper Budget as of 12/01/19	Continuation FY 2020-2021	Recommended FY 2020-2021	Total Recommended Over/(Under) EOB
Authorized Full-Time Equivalents:						
Classified	195	195	195	195	195	0
Unclassified	27	27	27	27	27	0
Total FTEs	222	222	222	222	222	0



04-165 — Commissioner of Insurance

Agency Description

The mission of the Louisiana Department of Insurance is to regulate the insurance industry in the state (licensing of producers, insurance adjusters, public adjusters, and insurers), and to serve as advocate for the state's insurance consumers.

The goals of the Commissioner of Insurance are:

- I. To regulate the insurance industry in the state (licensing of producers, insurance adjusters, public adjusters, and insurers) and serve as advocate for the state's insurance consumers by enforcing existing laws fairly and consistently and by proposing new laws as necessary.
- II. To provide necessary administrative and operational support to the entire department, attract insurers to the state in order to promote a more competitive market, work to stabilize the property insurance market, and to provide outreach and consumer assistance.

The Commissioner of Insurance is comprised of two programs: Administrative and Market Compliance.

For additional information, see:

[Commissioner of Insurance](#)

Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2018-2019	Enacted FY 2019-2020	Existing Oper Budget as of 12/01/19	Continuation FY 2020-2021	Recommended FY 2020-2021	Total Recommended Over/(Under) EOB
Means of Financing:						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State General Fund by:						
Total Interagency Transfers	0	0	0	0	0	0
Fees and Self-generated Revenues	27,231,282	30,161,661	30,161,661	32,058,460	31,795,356	1,633,695
Statutory Dedications	1,783,762	1,950,700	1,950,700	910,011	910,011	(1,040,689)
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	622,222	717,475	717,475	717,475	717,475	0
Total Means of Financing	\$ 29,637,266	\$ 32,829,836	\$ 32,829,836	\$ 33,685,946	\$ 33,422,842	\$ 593,006
Expenditures & Request:						
Administrative/Fiscal	\$ 11,512,263	\$ 12,521,106	\$ 12,521,106	\$ 13,055,107	\$ 13,113,010	\$ 591,904



Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2018-2019	Enacted FY 2019-2020	Existing Oper Budget as of 12/01/19	Continuation FY 2020-2021	Recommended FY 2020-2021	Total Recommended Over/(Under) EOB
Market Compliance	18,125,003	20,308,730	20,308,730	20,630,839	20,309,832	1,102
Total Expenditures & Request	\$ 29,637,266	\$ 32,829,836	\$ 32,829,836	\$ 33,685,946	\$ 33,422,842	\$ 593,006
Authorized Full-Time Equivalents:						
Classified	195	195	195	195	195	0
Unclassified	27	27	27	27	27	0
Total FTEs	222	222	222	222	222	0



165_1000 — Administrative/Fiscal

Program Authorization: La. Const. Art. IV, § 11; La. R.S. 36:681-696; La. R.S. 22:2-3; La. R.S. 22:31-33; La. R.S. 22:41; La. R.S. 22:1071; La. R.S. 22:1476; La. R.S. 9:2800.7; La. R.S. 22:2291-2347; La. R.S. 40:1428; and 42 USC 1395b-4.

Program Description

The mission of the Administration program is to regulate the insurance industry in the state (licensing of producers, insurance adjusters, public adjusters, and insurers) and to serve as advocate for the state's insurance consumers.

The goal of the Administration Program is to provide necessary administrative and operational support to the entire department, to attract insurers to do business in the state to promote a more competitive market, and to stabilize the property insurance market.

Administrative/Fiscal Budget Summary

	Prior Year Actuals FY 2018-2019	Enacted FY 2019-2020	Existing Oper Budget as of 12/01/19	Continuation FY 2020-2021	Recommended FY 2020-2021	Total Recommended Over/(Under) EOB
Means of Financing:						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State General Fund by:						
Total Interagency Transfers	0	0	0	0	0	0
Fees and Self-generated Revenues	10,860,041	11,773,631	11,773,631	12,307,632	12,365,535	591,904
Statutory Dedications	30,000	30,000	30,000	30,000	30,000	0
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	622,222	717,475	717,475	717,475	717,475	0
Total Means of Financing	\$ 11,512,263	\$ 12,521,106	\$ 12,521,106	\$ 13,055,107	\$ 13,113,010	\$ 591,904
Expenditures & Request:						
Personal Services	\$ 6,393,746	\$ 6,996,866	\$ 6,996,866	\$ 7,560,344	\$ 7,279,329	\$ 282,463
Total Operating Expenses	2,113,092	2,090,718	2,261,746	2,261,746	2,511,746	250,000
Total Professional Services	938,140	1,159,438	1,159,438	1,159,438	1,159,438	0
Total Other Charges	1,448,386	1,648,949	1,477,921	1,446,929	1,535,847	57,926
Total Acq & Major Repairs	618,899	625,135	625,135	626,650	626,650	1,515
Total Unallotted	0	0	0	0	0	0
Total Expenditures & Request	\$ 11,512,263	\$ 12,521,106	\$ 12,521,106	\$ 13,055,107	\$ 13,113,010	\$ 591,904



Administrative/Fiscal Budget Summary

	Prior Year Actuals FY 2018-2019	Enacted FY 2019-2020	Existing Oper Budget as of 12/01/19	Continuation FY 2020-2021	Recommended FY 2020-2021	Total Recommended Over/(Under) EOB
Authorized Full-Time Equivalents:						
Classified	57	56	56	56	56	0
Unclassified	8	9	9	9	9	0
Total FTEs	65	65	65	65	65	0

Source of Funding

This program is funded by Fees and Self-generated Revenues, Statutory Dedications, and Federal Funds. Fees and Self-generated Revenues are derived from various fees and licenses authorized by R.S. 22:821. Federal Funds are derived from the State Health Insurance Assistance Program. The Statutory Dedications are funded by the Insurance Fraud Investigation Fund (Per R.S. 40:1428) from assessments on various insurance policies written in Louisiana. (Per R.S. 39:36B. (8), see table below for a listing of expenditures out of each Statutory Dedication Fund).

Administrative/Fiscal Statutory Dedications

Fund	Prior Year Actuals FY 2018-2019	Enacted FY 2019-2020	Existing Oper Budget as of 12/01/19	Continuation FY 2020-2021	Recommended FY 2020-2021	Total Recommended Over/(Under) EOB
Insurance Fraud Investigation Fund	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 0

Major Changes from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ 0	0	Mid-Year Adjustments (BA-7s):
\$ 0	\$ 12,521,106	65	Existing Oper Budget as of 12/01/19
Statewide Major Financial Changes:			
\$ 0	\$ 104,143	0	Market Rate Classified
\$ 0	\$ 25,908	0	Civil Service Training Series
\$ 0	\$ 206,515	0	Related Benefits Base Adjustment
\$ 0	\$ (14,733)	0	Retirement Rate Adjustment
\$ 0	\$ 14,604	0	Group Insurance Rate Adjustment for Active Employees
\$ 0	\$ 10,991	0	Group Insurance Rate Adjustment for Retirees
\$ 0	\$ 216,050	0	Salary Base Adjustment
\$ 0	\$ (281,015)	0	Attrition Adjustment
\$ 0	\$ 626,650	0	Acquisitions & Major Repairs
\$ 0	\$ (625,135)	0	Non-Recurring Acquisitions & Major Repairs



Major Changes from Existing Operating Budget (Continued)

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ (4,608)	0	Risk Management
\$ 0	\$ 37,637	0	Legislative Auditor Fees
\$ 0	\$ (53,849)	0	Maintenance in State-Owned Buildings
\$ 0	\$ 7,365	0	Capitol Park Security
\$ 0	\$ (584)	0	UPS Fees
\$ 0	\$ 6,017	0	Civil Service Fees
\$ 0	\$ (1,616)	0	State Treasury Fees
\$ 0	\$ 2,365	0	Office of Technology Services (OTS)
\$ 0	\$ 82,901	0	Administrative Law Judges
\$ 0	\$ (17,702)	0	Office of State Procurement
Non-Statewide Major Financial Changes:			
			This adjustment is for increased costs associated with maintaining the Department of Insurance network infrastructure against malware, ransomware, and other malicious processes. This will provide the department the consulting, analysis and programming services that will be required to make changes to the systems resulting from legislative mandates, regulatory and internal changes.
\$ 0	\$ 250,000	0	
\$ 0	\$ 13,113,010	65	Recommended FY 2020-2021
\$ 0	\$ 0	0	Less Supplementary Recommendation
\$ 0	\$ 13,113,010	65	Base Proposed Budget FY 2020-2021
\$ 0	\$ 13,113,010	65	Grand Total Recommended

Professional Services

Amount	Description
\$471,875	Professional Services to assist the department in information technology projects, on-site training, public awareness, one on one counseling sessions with beneficiaries, caregivers, advocates and Medicare professionals, and any other projects
\$662,035	IT Consulting from Sources Outside of State Government
\$25,528	Legal Services
\$1,159,438	TOTAL PROFESSIONAL SERVICES

Other Charges

Amount	Description
	Other Charges:
	This program does not have funding for Other Charges.
	SUB-TOTAL OTHER CHARGES



Other Charges (Continued)

Amount	Description
	Interagency Transfers:
\$79,692	Civil Service/CPTP Fees
\$12,859	UPS fees
\$149,132	Division of Administrative Law Fees
\$82,365	Department of Justice
\$11,892	Treasury Banking fees
\$202,181	Capitol Park Security
\$99,069	Legislative Auditor Fees
\$30,736	Office of State Procurement
\$181,982	Office of Risk Management Fees
\$617,567	Maintenance of State-owned Buildings
\$68,372	Office of Technology Services (OTS)
\$1,535,847	SUB-TOTAL INTERAGENCY TRANSFERS
\$1,535,847	TOTAL OTHER CHARGES

Acquisitions and Major Repairs

Amount	Description
\$626,650	Computers, Servers, Storage, and Peripherals
\$626,650	TOTAL ACQUISITIONS AND MAJOR REPAIRS

Performance Information

1. (KEY) Through the Office of the Commissioner, to retain accreditation by the National Association of Insurance Commissioners (NAIC).

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: The National Association of Insurance Commissioners (NAIC) is the national organization that exists to promote effective insurance regulation and consumer protection. The Department of Insurance is accredited and remains in effect until suspended or revoked. The NAIC conducts periodic audits to determine if continued accreditation is appropriate. The indicator is expressed as a percentage because LaPAS can accept only numeric expression. Most recently, the NAIC accredited the Louisiana Department of Insurance in August 2019.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
K	Percentage of NAIC accreditation retained (LAPAS CODE - 6389)	100%	100%	100%	100%	100%	100%

Administrative/Fiscal General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Number of licensed domestic insurers (LAPAS CODE - 912)	106	107	108	105	105
Domestic Insurer - domiciled in Louisiana and licensed by the Louisiana Department of Insurance.					
Number of licensed foreign/alien insurance companies (LAPAS CODE - 913)	1,314	1,302	1,307	1,323	1,335
Foreign/Alien Insurer - domiciled in any state of the United States except Louisiana (foreign); domiciled in any other country other than the United States (alien). Foreign/Alien insurers are licensed to do business in the State of Louisiana.					
Total number of risk bearing companies licensed and approved (LAPAS CODE - 911)	1,752	1,747	1,762	1,791	1,755
Total number of non-risk bearing companies licensed or approved (LAPAS CODE - 25961)	848	698	729	750	694

2. (SUPPORTING) Through the Internal Audit Division, to identify the adequacy or weakness of the department's internal control processes by performing scheduled internal audits and to assure that there are no repeat audit findings in the legislative auditor's report.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: The LDI's budget generally exceeds the \$30 million threshold contained in the preamble of the Appropriations Bill (HB1), which requires such agencies to allot within their table of organization positions that perform the function of internal auditing. The LDI has numerous staff, supervisors, and managers, who regularly track, reconcile, and inventory assets entrusted to the LDI. These functions include but are not limited to tracking appropriated budget revenue and expenditures, performing annual inventory of movable property, and processing over \$400 million in revenue the LDI collects on behalf of the State of Louisiana. The LDI maintains one position dedicated exclusively to planning and performing internal audits. ACT 314 of the 2015 Regular Legislative Session establishes any agency with an appropriation in the general appropriation bill of 30 million dollars or more shall establish an internal audit function.



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
S	Percentage of audit plan completed (LAPAS CODE - new)	Not Applicable	Not Applicable	75%	75%	75%	75%
S	Number of recommendations implemented (LAPAS CODE - new)	0	Not Applicable	75	75	75	75

Administrative/Fiscal General Performance Information

Performance Indicator Name	Performance Indicator Values					
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	
Number of internal audits performed (LAPAS CODE - 6393)	1	3	3	2	2	
Number of repeat internal audit findings (LAPAS CODE - 887)	0	0	0	0	0	
Percentage of internal audit recommendations accepted (LAPAS CODE - 6394)	100%	100%	100%	100%	100%	
Number of repeat findings in the legislative auditor's report (LAPAS CODE - 6395)	1	1	0	0	0	

3. (KEY) Through the Office of Consumer Advocacy and Diversity, to receive consumer inquiries and complaints, to provide insurance information, both basic and developing topics, and to ensure the LDI provides consumers the highest quality service.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: During Fiscal Year 2014-2015, the office of consumer advocacy and diversity (OCAD) focused its activities on responding to consumer inquiries, performing quality management audits, and maintaining its role in community outreach. This office also remains available to assist the various divisions within the LDI and will perform a second review of a complaint file, upon request.



Performance Indicators

Level	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
K	Number of community based presentations (LAPAS CODE - 22838)	60	27	60	60	60	60
This number includes speaking engagements and radio and television show appearances.							
K	Number of files from other divisions audited (LAPAS CODE - 25337)	360	353	360	360	360	360
K	Percentage of complaint files referred for additional regulatory review, as a result of audit (LAPAS CODE - 25338)	2%	0	2%	2%	2%	2%
K	Percentage of complaint files leading to additional staff training, as a result of audit (LAPAS CODE - 25339)	10%	4%	10%	10%	10%	10%

Administrative/Fiscal General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Number of inquiries received (LAPAS CODE - 22839)	6	48	1	1	0
Number of public information packets distributed to consumers (LAPAS CODE - 22842)	6,303	4,164	27,588	12,060	14,282
Started counting all information pamphlets that are included in each packet that is distributed to consumers. Many pamphlets are included in one packet. Previous years count was based on packets.					
Percentage of LDI complaint files audited (LAPAS CODE - 25340)	9%	5%	11%	10%	11%
This activity began in November 2012.					
Number of consumers assisted by the Office of Consumer Advocacy and Diversity division (LAPAS CODE - new)	0	0	4,598	2,010	1,137

4. (SUPPORTING) Through the Division of Diversity and Opportunity, within the Office of Consumer Advocacy and Diversity, to foster awareness of opportunities in the insurance industry and of the skill, training and education necessary to prepare for employment with insurers, appointments as producers, and as service providers of insurers.

Children's Budget Link: Not Applicable



Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: LDI conducts informal counseling and educational/training across the state.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
S	Number of educational seminars provided by the Division of Diversity and Opportunity (LAPAS CODE - 24326)	3	3	3	3	3	3

Administrative/Fiscal General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Number of persons attending educational training seminars (LAPAS CODE - 13793)	759	130	213	932	939
Number of minorities receiving services through LDI for training or individual telephone or email assistance and to help obtain employment in the insurance industry or related service companies (LAPAS CODE - 25029)	92	79	103	106	67
Number of workshops the Division of Diversity and Opportunity participated in via invitations (LAPAS CODE - 25162)	9	5	19	23	22

5. (KEY) Through the Senior Health Insurance Information Program, to assist senior citizens and others eligible for Medicare with awareness of health insurance programs.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: Centers for Medicare and Medicaid Services (CMS) awards baseline grants to every state for reaching the Medicare population with information about the program and enrollment options; CMS and Administration for Community Living (ACL) sets grant amounts based on achievement of performance measures.



Performance Indicators

Level	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
K	Number of senior health group presentations, health fairs, and training provided (LAPAS CODE - 999)	280	548	280	280	650	650
Indicator name has been changed to include the number of senior health counselors training. This indicator will include all presentations, health fairs and training provided. Indicator includes all training sessions conducted. This includes volunteers, contract workers and employees. Training sessions range from webinars, video conferencing, personal training, etc. Number of senior health counselors training was counted in general performance indicator 17795 which is being deleted.							
K	Total persons reached through presentations and/or booths and exhibits. (CMS PM2) (LAPAS CODE - 996)	30,000	44,749	30,000	30,000	45,000	45,000
K	Number of client contacts in-person, office, telephone call durations, and contacts by email, postal or fax (CMS PM1) (LAPAS CODE - 25346)	45,000	81,024	76,000	76,000	86,000	86,000
S	Total counseling hours provided (CMS PM8) (LAPAS CODE - 25344)	14,600	23,053	29,500	29,500	33,000	33,000
S	Total number of active SHIIP counselors (LAPAS CODE - 25345)	55	98	55	55	75	75

Administrative/Fiscal General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Estimated savings to counseled health clients (LAPAS CODE - 995)	\$ 1,503,681	\$ 1,183,532	\$ 1,564,837	\$ 4,267,808	\$ 0
Was converted to a new system (STARS) and unable to collect accurate data this FY.					
Number of agencies reporting data (LAPAS CODE - 25401)	9	20	20	20	16
Number of Medicare beneficiaries in the state, as of September 30 (LAPAS CODE - 25403)	774,449	793,159	817,689	843,951	867,826

6. (SUPPORTING) Through the Fiscal Affairs Division to deposit revenue to the State Treasury and handle accounts payable and receivable, travel.

Children's Budget Link: Not Applicable



Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
S	Total amount of revenues collected from taxes, assessments, fees, penalties, and miscellaneous in \$ millions (LAPAS CODE - 890)	\$ 1,056.25	\$ 1,028.86	\$ 1,059.20	\$ 1,059.20	\$ 1,062.65	\$ 1,062.65

Amounts included here are total for the fiscal year, as of the August 15th close.

Administrative/Fiscal General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Number of different tax types collected (LAPAS CODE - 898)	7	7	7	8	8
Number of different fees and assessments collected (LAPAS CODE - 899)	74	71	72	71	71
Count includes only fees for which there were actual collections.					
Tax collections as percentage of taxable premiums (LAPAS CODE - 893)	2.00%	2.04%	2.77%	3.28%	3.19%
Total amount of LA Insurance Rating assessment collected in \$ millions (LAPAS CODE - 895)	\$ 86.90	\$ 85.80	\$ 82.65	\$ 79.80	\$ 80.20
Total fees collected in \$ millions (LAPAS CODE - 6397)	\$ 24.34	\$ 24.61	\$ 25.86	\$ 26.87	\$ 27.02
Total taxes collected \$ in millions (LAPAS CODE - 25813)	\$ 454.08	\$ 529.74	\$ 885.86	\$ 892.96	\$ 914.77
LA Insurance Rating assessment collection as percentage of subject premiums (LAPAS CODE - 896)	1.00%	0.95%	0.89%	0.83%	0.01%
Amount reverted at end of fiscal year in \$ millions (LAPAS CODE - 23501)	\$ 18.15	\$ 18.15	\$ 13.35	\$ 8.73	\$ 7.98

The LDI recommends including this number to identify the amount of money paid each year by the insurance industry for the purpose of regulating the industry, but which is either not available for funding the LDI based on HB1 unexpended or budget at end of FY.



Administrative/Fiscal General Performance Information (Continued)

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Administrative fund assessment as percentage of health premiums (LAPAS CODE - 24327)	0.02%	0.02%	0.02%	0.02%	0.02%
The cost associated with the administration and enforcement of the Health Insurance Portability and Accountability Act, as defined in Louisiana law, is recovered from health insurers through an annual assessment which is deposited in the Administrative Fund. The assessment is authorized in La. R.S. 22:1071 (D), subject to a cap of .05% of assessable premium.					
Fraud assessment as percentage of subject premiums (LAPAS CODE - 24328)	0.04%	0.03%	0.03%	0.04%	0.00%
The cost is associated with the investigation, enforcement, public education, public awareness, and prosecution of insurance fraud in this state and funded by assessment on property, casualty, and health insurers. It is distributed as follows: \$30,000 to the LDI for costs of collections; \$187,000 to LATIFPA; the remainder divided 75% to the insurance fraud investigation unit of the Office of State Police, 15% to the Department of Justice section on insurance fraud, and 10% to the LDIs section on insurance fraud. This assessment is authorized in La. R.S. 40:1428, subject to a cap of .0375% of assessable premiums.					
LDI budget as percentage of total revenue collected (LAPAS CODE - 25404)	5.69%	4.66%	3.01%	3.00%	3.10%

7. (SUPPORTING) Through the Revenue Services Division, to collect all assessments and premium taxes due and to perform desk examinations of premium tax returns.

Children's Budget Link: N/A

Human Resource Policies Beneficial to Women and Families Link: N/A

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): N/A

Performance Indicators

Performance Indicator Name	Performance Indicator Values					
	Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
S Number of desk examinations performed for tax purposes (LAPAS CODE - 901)	3,900	4,527	4,300	4,300	4,600	4,600
LDI examines all tax returns filed. The performance standard represents the number of insurers and brokers expected to file tax returns.						



Administrative/Fiscal General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Taxable premiums in \$ billions (LAPAS CODE - 891)	\$ 20.56	\$ 23.11	\$ 25.79	\$ 27.00	\$ 29.00
Total premiums subject to Louisiana Insurance Rating assessment in \$ billions (LAPAS CODE - 894)	\$ 9.08	\$ 9.29	\$ 9.53	\$ 10.00	\$ 10.00

8. (SUPPORTING)Through the Information Technology Division, to provide maintenance and support of the department's various databases, internet access, and other IT systems, and to improve consumer and industry service and information access via technology.

Children's Budget Link: N/A

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
S	Number of technology projects planned to maximize employee productivity, improve or maintain compatibility with regulated entities, and warehouse data (LAPAS CODE - 22835)	2	4	2	2	4	4
S	Percent of technology planned projects reaching completion (LAPAS CODE - 22836)	100%	100%	100%	100%	100%	100%



165_2000 — Market Compliance

Program Authorization: La. Const. Art. IV, § 11; La. R.S. 36:681-696; Louisiana Insurance Code (Title 22); La. R.S. 40:1424; La. R.S. 23:1191-1200.5; and La. R.S. 33:1341-1350.2, and 42USC 1395b-4, La. R.S. 22:972.

Program Description

The mission of the Market Compliance Program is to regulate the insurance industry in the state and to serve as advocate for insurance consumers.

The goals of the Market Compliance Program are:

- I. To regulate the insurance industry in the state (licensing of producers, insurance adjusters, public adjusters, and insurers.
- II. To serve as advocate for the state's insurance consumers by enforcing existing laws fairly and consistently and by proposing new laws as necessary.

Market Compliance Budget Summary

	Prior Year Actuals FY 2018-2019	Enacted FY 2019-2020	Existing Oper Budget as of 12/01/19	Continuation FY 2020-2021	Recommended FY 2020-2021	Total Recommended Over/(Under) EOB
Means of Financing:						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State General Fund by:						
Total Interagency Transfers	0	0	0	0	0	0
Fees and Self-generated Revenues	16,371,241	18,388,030	18,388,030	19,750,828	19,429,821	1,041,791
Statutory Dedications	1,753,762	1,920,700	1,920,700	880,011	880,011	(1,040,689)
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	0	0	0	0	0	0
Total Means of Financing	\$ 18,125,003	\$ 20,308,730	\$ 20,308,730	\$ 20,630,839	\$ 20,309,832	\$ 1,102
Expenditures & Request:						
Personal Services	\$ 15,697,558	\$ 16,826,908	\$ 16,826,906	\$ 17,149,015	\$ 16,828,008	\$ 1,102
Total Operating Expenses	338,538	471,383	471,386	471,386	471,386	0
Total Professional Services	1,765,864	2,596,949	2,596,949	2,596,949	2,596,949	0
Total Other Charges	323,043	413,490	413,489	413,489	413,489	0
Total Acq & Major Repairs	0	0	0	0	0	0
Total Unallotted	0	0	0	0	0	0
Total Expenditures & Request	\$ 18,125,003	\$ 20,308,730	\$ 20,308,730	\$ 20,630,839	\$ 20,309,832	\$ 1,102



Market Compliance Budget Summary

	Prior Year Actuals FY 2018-2019	Enacted FY 2019-2020	Existing Oper Budget as of 12/01/19	Continuation FY 2020-2021	Recommended FY 2020-2021	Total Recommended Over/(Under) EOB
Authorized Full-Time Equivalents:						
Classified	138	139	139	139	139	0
Unclassified	19	18	18	18	18	0
Total FTEs	157	157	157	157	157	0

Source of Funding

This program is funded from Fees and Self-generated Revenues and Statutory Dedications. The Fees and Self-generated Revenues are derived from various fees and licenses authorized by R.S. 22:821; the Louisiana Insurance Rating Commission assessment authorized by R.S. 22:1419; and the Administrative Dedicated Fund Account (Per R.S. 22:1071(D)(3)(b) (Health Insurance Portability Administrative Act) comprised of penalties and an assessment not to exceed .0005 of the amount of premiums received in this state by health insurers during the preceding year ending December 31. The Statutory Dedications are funded by the Automobile Theft and Insurance Fraud Prevention Authority Fund (Per R.S. 22:2134); and the Insurance Fraud Investigation Fund (Per R.S. 22:2134) from assessments on various policies written in Louisiana. (Per R.S. 39:32B. (8), see table below for a listing of expenditures out of each Statutory Dedication Fund).

Market Compliance Statutory Dedications

Fund	Prior Year Actuals FY 2018-2019	Enacted FY 2019-2020	Existing Oper Budget as of 12/01/19	Continuation FY 2020-2021	Recommended FY 2020-2021	Total Recommended Over/(Under) EOB
Administrative Fund - Department of Insurance	\$ 1,082,158	\$ 1,069,532	\$ 1,069,532	\$ 0	\$ 0	\$ (1,069,532)
Insurance Fraud Investigation Fund	484,408	624,168	624,168	653,011	653,011	28,843
Auto. Theft and Insurance Fraud Prev. Auth. Fund	187,196	227,000	227,000	227,000	227,000	0

Major Changes from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ 0	0	Mid-Year Adjustments (BA-7s):
\$ 0	\$ 20,308,730	157	Existing Oper Budget as of 12/01/19
Statewide Major Financial Changes:			
0	271,929	0	Market Rate Classified
0	167,090	0	Civil Service Training Series
0	(76,465)	0	Related Benefits Base Adjustment
0	(32,380)	0	Retirement Rate Adjustment



Major Changes from Existing Operating Budget (Continued)

General Fund	Total Amount	Table of Organization	Description
0	31,295	0	Group Insurance Rate Adjustment for Active Employees
0	27,292	0	Group Insurance Rate Adjustment for Retirees
0	(66,652)	0	Salary Base Adjustment
0	(321,007)	0	Attrition Adjustment
Non-Statewide Major Financial Changes:			
\$ 0	\$ 20,309,832	157	Recommended FY 2020-2021
\$ 0	\$ 0	0	Less Supplementary Recommendation
\$ 0	\$ 20,309,832	157	Base Proposed Budget FY 2020-2021
\$ 0	\$ 20,309,832	157	Grand Total Recommended

Professional Services

Amount	Description
\$154,260	Legal
\$336,234	Professional Services to Assist in IT Projects, On-Site Training, Public Awareness, and Any Other Projects
\$2,106,455	Accounting & Auditing
\$2,596,949	TOTAL PROFESSIONAL SERVICES

Other Charges

Amount	Description
Other Charges:	
\$227,000	Public Safety & Fraud Prevention
\$227,000	SUB-TOTAL OTHER CHARGES
Interagency Transfers:	
\$66,231	Administrative Law Judge
\$2,171	Postage
\$80,000	Legal services provided by the Department of Justice
\$13,375	Office of Telecommunications
\$24,712	Advertising
\$186,489	SUB-TOTAL INTERAGENCY TRANSFERS
\$413,489	TOTAL OTHER CHARGES



Acquisitions and Major Repairs

Amount	Description
	This program does not have funding for Acquisitions and Major Repairs.

Performance Information

1. (KEY) Through the Office of Licensing, to oversee the licensing of producers and adjusters in the state and to work with the Information Technology Division to effect a smooth transition to the e-commerce environment.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: A company appointment is the contract between the producer and the insurance company that allows the producer to offer the company's products to his/her clients; company appointments must be made each year. Licenses are issued for a two year period to Property & Casualty producers and in alternating years to Life and Health producers.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard	Actual Yearend Performance	Performance Standard as Initially Appropriated	Existing Performance Standard	Performance At Continuation Budget Level	Performance At Proposed Budget Level
		FY 2018-2019	FY 2018-2019	FY 2019-2020	FY 2019-2020	FY 2020-2021	FY 2020-2021
K	Number of producer license renewals processed (LAPAS CODE - 6417)	50,000	53,982	55,000	55,000	64,500	64,500
K	Number of company appointments processed (LAPAS CODE - 934)	560,000	697,467	600,000	600,000	700,000	700,000
K	Number of adjusters renewals processed (LAPAS CODE - 25030)	31,000	35,621	40,000	40,000	40,000	40,000
	Adjuster renewals are biennial on a calendar year cycle.						
K	Percentage of all problematic applications and requests processed within 5 days (LAPAS CODE - 25986)	60	69	60	60	60	60



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Total number of licensed producers (LAPAS CODE - 933)	119,515	125,221	129,960	142,738	150,344
Total number of adjusters (LAPAS CODE - 24330)	56,538	63,304	72,007	80,305	91,201
Number of new producer licenses issued (LAPAS CODE - 6416)	25,529	28,171	26,908	30,084	31,962
Number of new adjuster licenses issued (LAPAS CODE - 25031)	13,040	13,979	17,335	19,349	19,016
Percentage of first time applications submitted electronically (LAPAS CODE - 25814)	98.5%	99.3%	99.2%	99.4%	99.7%
Percentage of renewal applications submitted electronically (LAPAS CODE - 25815)	97.5%	98.4%	99.3%	99.4%	99.8%

2. (KEY) Through the Company Licensing of the Division of the Office of Licensing, to review applications for all licenses or registration types, other than insurance producers and adjusters, required to be filed with and approved by the Department of Insurance.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
K	Average number of days to complete review of Certificate of Authority and health maintenance organization applications (LAPAS CODE - 22844)	60	71	60	60	60	60
	As of FY 2012-2013 and as a result of adoption of federal NRRRA, this indicator no longer includes applications for surplus lines approvals for foreign/alien insurers.						
K	Average number of days to review all other licensing and registration applications (LAPAS CODE - 22845)	50	62	50	50	50	50



Performance Indicators (Continued)

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
	"All other" consists of applications for vehicle mechanical breakdown insurers, property residual value insurers, risk purchasing groups, risk retention groups, viatical settlement brokers, viatical settlement providers, viatical settlement investment agent, discount medical plans, utilization review organizations, independent review organizations, dental referral plans, dissolution of domestic insurers, and other applications.						
K	Average number of days to complete processing of requests for Certificate of Compliance or No Objection Letter (LAPAS CODE - 22846)	25	12	25	25	25	25
	Includes applications Certificate of Compliance, Letters of No Objection for insurers to expand to other states, amendments to articles of incorporation for domestic and foreign/alien insurers, mergers of foreign insurers.						
K	Percentage of all applications/requests processed within the performance standard (LAPAS CODE - 22847)	75%	66%	75%	75%	75%	75%

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Number of company licensing applications and filings received (LAPAS CODE - 940)	711	591	580	520	614
Number of company licensing applications and filings processed (LAPAS CODE - 941)	591	608	471	536	530

3. (KEY) Through the Health Forms Division, to review for approval helath policy forms, HMO subscribers, supplemental health policies, medicare supplement rates and advertising, and URO/IRO applications, renewals and annual reports within 30 days.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: All contract/policy forms must be reviewed and approved by LDI before they can be offered for sale in the state. Delays in the process can result in consumers not having access to those products and to insurers not being able to sell those products. Good efficiency in this area is important to our department-wide efforts to attract more companies to do business in the state.



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
K	Average number of days to process health form filing reviews (LAPAS CODE - 12290)	30	29	30	30	30	30
	Performance indicator name updated. The Health Division has undergone some changes in form filing and has reviewed and updated all indicators during the strategic plan submission which was in July 1, 2016.						
K	Percentage of health filing reviews completed within the performance standard of 30 days (LAPAS CODE - 22857)	75%	61%	75%	75%	75%	75%

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Number of health policy forms/contracts, Medicare supplement rates and discount medical plan applications and renewals received (LAPAS CODE - 986)	7,231	5,727	5,055	7,553	5,324
Performance indicator name updated. The Health Division has undergone some changes in form filing and has reviewed and updated all indicators during the strategic plan submission which was in July 1, 2016.					
Number of health policy forms/contracts, Medicare supplement rates and discount medical plan applications and renewals processed (LAPAS CODE - 10212)	7,716	5,499	5,571	7,516	5,446
Performance indicator name updated. The Health Division has undergone some changes in form filing and has reviewed and updated all indicators during the strategic plan submission which was in July 1, 2016.					
Percentage of health policy form filings approved (LAPAS CODE - 985)	87%	93%	94%	80%	93%
Performance indicator name updated. The Health Division has undergone some changes in form filing and has reviewed and updated all indicators during the strategic plan submission which was in July 1, 2016.					
Number of disability forms approved through the Interstate Insurance Product Regulation Compact (IIPRC) (LAPAS CODE - 25408)	30	36	253	149	189
Number of Utilization Review Organization (URO) applications received (LAPAS CODE - 25987)	31	33	15	7	12
Number of Utilization Review Organization (URO) applications processed (LAPAS CODE - 25988)	27	25	20	6	11



Market Compliance General Performance Information (Continued)

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Number of Independent Review Organizations (IRO) applications received (new and renewal) (LAPAS CODE - 25990)	14	3	6	1	2
Act No 14 of the 2017 Regular Legislative Session repeals the requirement for Independent Review Organizations to file an application for renewal effective August 1, 2017.					
Number of Independent Review Organizations (IRO) applications processed (new and renewal) (LAPAS CODE - 25991)	13	1	6	1	2
Act No 14 of the 2017 Regular Legislative Session repeals the requirement for Independent Review Organizations to file an application for renewal effective August 1, 2017.					

4. (KEY) Through the Life, Annuity, & Long-term Care Forms Division, to review and issue a final decision on all forms, advertising, and long-term care rates in a timely manner.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: All contract policy forms must be reviewed and approved by LDI before they can be offered for sale in the state unless approved through the Interstate Insurance Product Regulation Compact. Delays in the process can result in consumers not having access to those products and to insurers being able to sell those products. Good efficiency in this area is important to our department-wide efforts to attract more companies to do business in the state.

Performance Indicators

L e v e l Performance Indicator Name	Performance Indicator Values					
	Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
K Average number of days to process life, annuity, and long-term care forms, advertising and rates, which require pre-approval (LAPAS CODE - 13988)	45	51	45	45	45	45
K Percentage of life, annuity, and long-term care forms, advertising and rate reviews completed within the performance standard (LAPAS CODE - 22849)	50%	58%	50%	50%	50%	50%



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Percentage of life, annuity, and long-term care forms, advertising and rates which require pre-approval approved (LAPAS CODE - 13987)	87%	91%	95%	95%	92%
Number of life, annuity, and long-term care forms, advertising and rates received (LAPAS CODE - 13990)	3,857	3,240	3,828	4,097	5,193
Number of life, annuity, and long-term care forms, advertising and rates processed (LAPAS CODE - 13991)	3,654	3,673	4,043	4,064	4,970
Number of life, annuity, and long-term care forms, advertising and rates filed for informational purposes only (LAPAS CODE - 25406)	386	587	554	470	543
Number of life, annuity, and long-term care forms approved through the Interstate Insurance Product Regulation Compact (IIPRC) (LAPAS CODE - 25407)	2,000	1,721	2,720	2,616	3,116

5. (KEY) Through the Health Division, to review premium rate increases for small group or individual market.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: A consumer complaint may or may not result in a claim payment or premium refund from the insurer or producer, depending on the facts of the matter giving rise to the complaint. Complaints are investigated to determine whether the insurer or producer performed in compliance with the law and the terms and conditions of the policy. A consumer may expect payment for an item not covered by the policy or may not agree with the way a transaction was handled, but the company or producer may have acted properly and within the law. Until January 1, 2015, PI 22859 will continue to count average number of days to process MNRO annual reports; on this date, MNROs are repealed and IRO licensees will fill the role of independent review. (UROs are not required to file annual reports.)

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
K	Average number of days to process health rate reviews (LAPAS CODE - 25847)	75	52	70	70	70	70



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Number of health review rate filings received (LAPAS CODE - 25962)	141	67	57	45	49
The Premium Rate Review became effective January 1, 2014; therefore, no prior history is available.					
Number of health review rate filings processed (LAPAS CODE - 25963)	151	75	67	50	47
The Premium Rate Review became effective January 1, 2014. These results do not represent a full year. More filings received than processed due to the deadline date for submission was June 27, 2014.					

6. (KEY) Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities, to provide assurance that premium tax owed is remitted, and to manage estates of companies in receivership.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: The department has an aggressive program of financial examinations and analyses. A field examination takes place on-site and is required by statute to be no less frequent than once every five years. Analysis occurs in the department, using various filings, results of previous and current examinations, complaints, and other data to determine if a company merits examination sooner than its scheduled date. By law, a company can be examined more frequently than every five years when indicated. This system allows for earlier detection of problems and earlier remediation. A market conduct examination may be conducted in concert with a financial examination or without connection to a financial examination. Complaints may trigger a market conduct examination. Because of the NAIC accreditation process, the office is able to rely on financial analyses and examinations by accredited insurance departments in a foreign insurer's domiciliary state.

Performance Indicators

Performance Indicator Name	Performance Indicator Values					
	Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
K Percentage of filings by domestic companies analyzed - financial (LAPAS CODE - 11939)	100%	95%	100%	100%	100%	100%



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Number of companies examined - financial (LAPAS CODE - 6410)	31	28	17	33	28
Percentage of domestic companies examined - financial (LAPAS CODE - 11938)	23%	19%	13%	25%	21%
Number of examinations coordinated with other states (LAPAS CODE - 25409)	6	5	2	9	7
The LDI did not track this number until this indicator was developed for the FY 2014-2019 Strategic Plan. It replaces Supporting Indicator 13869 which tracked the number of zone examinations in which participating states filed dissenting reports. All performance reported under PI 13869 since this indicator was first used in FY 2003 was zero.					
Number of companies analyzed - financial (LAPAS CODE - 6412)	236	225	195	227	176
Number of filings of domestic companies analyzed (LAPAS CODE - 22850)	616	573	694	681	678
Number of companies in administrative supervision at beginning of fiscal year (LAPAS CODE - 13768)	5	2	1	2	5
Number of companies placed in administrative supervision during fiscal year (LAPAS CODE - 921)	1	1	2	3	1
Number of companies returned to good health/ removed from administrative supervision during fiscal year (LAPAS CODE - 922)	1	0	0	0	0
Number of companies in receivership at beginning of fiscal year (LAPAS CODE - 12273)	5	6	7	7	6
Number of companies in receivership brought to final closure (LAPAS CODE - 904)	1	2	1	1	0
Average number of months estates currently in receivership have been held in receivership (LAPAS CODE - 24329)	70	62	27	32	41

7. (KEY) Through the P&C Forms Division, to pre-approve or disapprove all contract forms for insurers use with consumers within 30 days.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: All contract/policy forms must be reviewed and approved by LDI before they can be offered for sale in the state. Delays in the process can result in consumers not having access to those products and to insurers not being able to sell those products. Good efficiency in this area is important to our department-wide efforts to attract more companies to do business in the state.



Performance Indicators

Level	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
K	Average number of days to process property & casualty contract and policy forms (LAPAS CODE - 13939)	30	13	30	30	30	30
K	Percentage of property & casualty contract and policy forms reviews completed within the performance standard (LAPAS CODE - 22852)	70%	77%	75%	75%	75%	75%

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Number of property & casualty contract and policy forms received (LAPAS CODE - 13942)	23,597	22,010	21,649	23,559	20,489
Number of property & casualty contract and policy forms processed (LAPAS CODE - 13943)	23,314	23,400	21,591	24,454	20,935
Percentage of property & casualty contract and policy forms approved (LAPAS CODE - 13940)	71%	68%	71%	77%	77%
Percentage of property & casualty contract and policy forms disapproved (LAPAS CODE - 24953)	20%	23%	12%	11%	10%

8. (SUPPORTING)Through the P&C Rating Division, to process rate change requests in a timely manner.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: Elimination of the Louisiana Insurance Rating Commission, which met only monthly, significantly reduces the average number of total days from submission to decision.



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
S	Average number of days from receipt of filing/ submission by Office of Property & Casualty to referral to actuarial staff (LAPAS CODE - 13945)	16	13	16	16	16	16
S	Average number of days from receipt of filing/ submission by actuary from Office of Property & Casualty support staff to actuary's recommendation (LAPAS CODE - 13949)	12	12	12	12	12	12
S	Average number of days from receipt of rate filing/ submission to final action by LDI (LAPAS CODE - 20282)	28	28	28	28	28	28

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Total written premiums (property, casualty, surety, & inland marine) subject to Louisiana regulation and/or taxation, \$ in billions (includes Surplus Lines and Residual Market) (LAPAS CODE - 974)	\$ 10.70	\$ 10.80	\$ 11.07	\$ 11.58	\$ 12.11
Total is for calendar year ending during fiscal year. Written premium in residual market includes premium reported by Louisiana Citizens Property Insurance and LWCC, but excludes Louisiana Automobile Insurance Plan and group self-insurance for workers' compensation since the data is not provided to the Department of Insurance.					
Total written premium (property, casualty, surety, & inland marine) classified as surplus lines \$ in billions (LAPAS CODE - 22853)	\$ 1.06	\$ 0.99	\$ 0.94	\$ 0.95	\$ 1.02
Total is for calendar year ending during fiscal year.					
Total written premiums (property, casualty, surety, & inland marine) classified as residual market in \$ millions (LAPAS CODE - 22854)	\$ 241.60	\$ 212.24	\$ 184.32	\$ 161.03	\$ 160.77
Total is for calendar year ending during fiscal year. Written premium in residual market includes premium reported by Louisiana Citizens Property Insurance and LWCC, but excludes Louisiana Automobile Insurance Plan and group self-insurance for workers' compensation since the data is not provided to the Department of Insurance.					



Market Compliance General Performance Information (Continued)

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Number of submissions reviewed by actuary (LAPAS CODE - 971)	707	602	631	748	688
Total is counted on a fiscal year period.					
Average percentage change in rates at fiscal year end (LAPAS CODE - 22855)	1.98%	2.46%	4.47%	3.48%	0.18%
Total is counted on a fiscal year period.					

9. (KEY) Through the Division of Insurance Fraud, to reduce incidents of insurance fraud in the state through screening of licensees, investigations of reported incidents, and consumer awareness.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: An initial investigation means a complaint is investigated to determine whether a full investigation should be initiated, or if the report should be entered into the database and maintained for possible additional investigation later. LDI performs biographical background checks on the officers, directors, and persons who direct the company on a daily basis and owners of 10% or more of the company. Background checks on producers are limited to those who disclose they have been charged or convicted of a crime or who had an action taken against him/her by an insurance department, security regulator, or other administrative entity.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
K	Percentage of initial claim fraud complaint investigations completed within 10 working days (LAPAS CODE - 12276)	90%	100%	90%	90%	90%	90%
K	Percentage of background checks completed within 15 working days (LAPAS CODE - 12278)	90%	100%	90%	90%	90%	90%



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Number of background checks performed for company and producer licensing divisions (LAPAS CODE - 962)	1,216	1,139	988	1,151	1,007
Number of claim fraud investigations opened (LAPAS CODE - 12282)	5,790	4,053	3,872	2,043	2,280
Number of claim fraud investigations referred to law enforcement (LAPAS CODE - 959)	1,751	1,844	1,428	1,204	1,023
Number of producer investigations opened (LAPAS CODE - 12279)	72	128	119	108	103
This indicator has changed from counting producer and company investigations to counting only producer investigations. New separate indicators are added to count company investigations separately.					
Number of producer investigations referred to law enforcement (LAPAS CODE - 12281)	13	15	6	1	7
This indicator has changed from counting producer and company investigations to counting only producer investigations. New separate indicators are added to count company investigations separately.					
Number of company investigations opened (LAPAS CODE - 24332)	7	7	16	13	19
Number of company investigations referred to law enforcement (LAPAS CODE - 24333)	0	0	1	0	0
Number of claims adjuster investigations opened (LAPAS CODE - 23502)	9	8	1	4	2
Number of claims adjuster investigations referred to law enforcement (LAPAS CODE - 24334)	0	0	0	0	1
Number of POST certified fraud investigators (LAPAS CODE - 25410)	4	4	4	4	4
Authority to commission fraud investigators who are POST certified to carry firearms passed by legislature in 2013 Regular Session, SB 180. Act 217 became effective August 1, 2013.					

10. (KEY) Through the Office of Consumer Services, to investigate to conclusion consumer complaints against insurers and producers within 42 days, to analyze complaint trends, and to examine regulated entities' conduct in the market.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: A consumer complaint may or may not result in a claim payment or premium refund from the insurer or producer, depending on the facts of the matter giving rise to the complaint. Complaints are investigated to determine whether the insurer or producer performed in compliance with the law and the terms and conditions of the policy. A consumer may expect payment for an item not covered by the policy or may not agree with the way a transaction was handled, but the company or producer may have acted properly and within the law.



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2018-2019	Actual Yearend Performance FY 2018-2019	Performance Standard as Initially Appropriated FY 2019-2020	Existing Performance Standard FY 2019-2020	Performance At Continuation Budget Level FY 2020-2021	Performance At Proposed Budget Level FY 2020-2021
K	Number of companies analyzed - market conduct (LAPAS CODE - 11937)	40	40	40	40	40	40
K	Average number of days to conclude a life, annuity, or long-term care complaint investigation (LAPAS CODE - 13958)	42	29	42	42	42	42
K	Percentage of life, annuity, and long-term care complaint investigations completed within the performance standard (LAPAS CODE - 22848)	70%	89%	70%	70%	70%	70%
K	Average number of days to conclude a health insurance complaint investigation (LAPAS CODE - 987)	42	31	42	42	42	42
K	Percentage of health complaint investigations concluded within the performance standard (LAPAS CODE - 22856)	70%	83%	70%	70%	70%	70%
K	Average number of days to conclude a property & casualty complaint investigation (LAPAS CODE - 10204)	42	29	42	42	42	42
K	Percentage of property and casualty complaint investigations concluded within the performance standard (LAPAS CODE - 25032)	70%	83%	70%	70%	70%	70%



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019
Number of life, annuity, and long-term care complaints received (LAPAS CODE - 13960)	544	529	645	628	445
The life, annuity and long-term care recovery amounts include claim benefit amounts, premium refunds, coverage amounts extended, and other gains of this nature which are recovered as a result of the intervention of LDI on behalf of consumers.					
Number of life, annuity, and long-term care complaint investigations concluded (LAPAS CODE - 13961)	540	480	669	626	467
The life, annuity and long-term care recovery amounts include claim benefit amounts, premium refunds, coverage amounts extended, and other gains of this nature which are recovered as a result of the intervention of LDI on behalf of consumers.					
Amount of claim payments and premium refunds recovered for life, annuity, and long-term care complainants (LAPAS CODE - 13959)	\$ 2,853,699	\$ 943,724	\$ 1,198,199	\$ 3,637,205	\$ 1,734,170
The life, annuity, and long-term care recovery amounts include claim benefit amounts, premium refunds, coverage amounts extended, and other gains of this nature which are recovered as a result of the intervention of LDI on behalf of consumers.					
Number of health complaints received (LAPAS CODE - 6424)	1,154	1,479	1,072	818	1,021
Number of health complaint investigations concluded (LAPAS CODE - 6425)	1,151	1,371	1,091	849	1,052
Amount of claim payments/premium refunds recovered for health coverage complainants (LAPAS CODE - 989)	\$ 571,056	\$ 1,380,300	\$ 1,716,823	\$ 884,480	\$ 712,450
Amount of claim payments/premium refunds recovered from self-insured plans (LAPAS CODE - 24331)	\$ 6,552	\$ 3,538	\$ 52,304	\$ 3,728	\$ 0
These results were erroneously reported in LaPAS at EOY 2013-2014.					
Number of property & casualty complaints received (LAPAS CODE - 14211)	1,714	2,182	2,257	1,896	1,807
Number of property & casualty complaint investigations concluded (LAPAS CODE - 14212)	1,744	2,013	2,296	1,875	1,917
Amount of claim payments and/or premium refunds recovered for property & casualty complainants (LAPAS CODE - 954)	\$ 1,292,770	\$ 4,178,168	\$ 4,917,609	\$ 2,797,560	\$ 4,249,396
Number of regulatory reviews performed in market conduct (LAPAS CODE - new)	35	33	26	21	80



