

Commissioner of Insurance



Department Description

The mission of the Louisiana Department of Insurance (LDI) is to enforce the insurance laws and regulations of the state impartially, honestly and expeditiously. To this end, the highest ethical, professional and work quality standards will be exercised in all formal and informal relationships with individuals, agencies and companies affected by the policies and actions of the Department. It is the Department's commitment to be the best insurance regulatory agency in the United States.

For additional information, see:

[Commissioner of Insurance](#)

Department Budget Summary

	Prior Year Actuals FY 2023-2024	Enacted FY2024-2025	Existing Operating Budget (EOB) as of 12/01/24	Continuation FY 2025-2026	Recommended FY 2025-2026	Total Recommended Over/(Under) EOB
Means of Finance:						
State General Fund (Direct)	\$0	\$0	\$0	\$0	\$0	\$0
State General Fund by:						
Interagency Transfers	0	0	0	0	0	0
Fees & Self-generated	35,461,012	36,071,043	36,071,043	37,618,133	41,029,239	4,958,196
Statutory Dedications	22,007,628	20,000,000	34,709,164	15,000,000	15,000,000	(19,709,164)
Federal Funds	877,581	1,195,671	1,195,671	1,208,507	800,000	(395,671)
Total Means of Financing	\$58,346,221	\$57,266,714	\$71,975,878	\$53,826,640	\$56,829,239	(\$15,146,639)
Expenditures and Request:						
Commissioner of Insurance	\$58,346,221	\$57,266,714	\$71,975,878	\$53,826,640	\$56,829,239	(\$15,146,639)
Total Expenditures	\$58,346,221	\$57,266,714	\$71,975,878	\$53,826,640	\$56,829,239	(\$15,146,639)



Department Budget Summary

	Prior Year Actuals FY 2023-2024	Enacted FY2024-2025	Existing Operating Budget (EOB) as of 12/01/24	Continuation FY 2025-2026	Recommended FY 2025-2026	Total Recommended Over/(Under) EOB
Authorized Positions						
Classified	195	203	203	203	205	2
Unclassified	27	27	27	27	27	0
Total Authorized Positions	222	230	230	230	232	2
Authorized Other Charges Positions	0	0	0	0	0	0



04-165-Commissioner of Insurance

Agency Description

The mission of the Department of Insurance is to enforce the insurance laws and regulations of the state impartially, honestly and expeditiously. To this end, the highest ethical, professional and work quality standards will be exercised in all formal and informal relationships with individuals, agencies and companies affected by the policies and actions of the department. It is the department's commitment to be the best insurance regulatory agency in the United States.

The goals of the Commissioner of Insurance are:

- I. 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. 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 provide outreach and consumer assistance.

The Department of Insurance maintains flexible work hours, permitting full time employees to select a supervisor-approved schedule that may begin as early as 7:00 a.m. or end as late as 5:30 p.m. The department also permits a 4-day work week of 10 hour days, or a 4.5 day work week, with supervisor and Appointing Authority approval. Department of Insurance Policy Memorandum 10 adopts the availability of part time employment, in accordance with Civil Service Rule 11.2. Additionally, the agency complies with and supports the Family and Medical Leave Act. Overall, the department believes that when forms of insurance are both available and affordable to the state's citizens, all individuals and business and industry in the state benefit.

Agency Budget Summary

	Prior Year Actuals FY 2023-2024	Enacted FY2024-2025	Existing Operating Budget (EOB) as of 12/01/24	Continuation FY 2025-2026	Recommended FY 2025-2026	Total Recommended Over/(Under) EOB
Means of Finance:						
State General Fund (Direct)	\$0	\$0	\$0	\$0	\$0	\$0
State General Fund by:						
Interagency Transfers	0	0	0	0	0	0
Fees & Self-generated	35,461,012	36,071,043	36,071,043	37,618,133	41,029,239	4,958,196
Statutory Dedications	22,007,628	20,000,000	34,709,164	15,000,000	15,000,000	(19,709,164)
Federal Funds	877,581	1,195,671	1,195,671	1,208,507	800,000	(395,671)
Total Means of Finance	\$58,346,221	\$57,266,714	\$71,975,878	\$53,826,640	\$56,829,239	(\$15,146,639)
Expenditures and Request:						
Administrative/Fiscal	\$39,237,807	\$15,568,512	\$15,568,512	\$16,272,596	\$16,460,153	\$891,641
Market Compliance	19,108,413	41,698,202	56,407,366	37,554,044	40,369,086	(16,038,280)
Total Expenditures	\$58,346,221	\$57,266,714	\$71,975,878	\$53,826,640	\$56,829,239	(\$15,146,639)
Authorized Positions						
Classified	195	203	203	203	205	2
Unclassified	27	27	27	27	27	0
Total Authorized Positions	222	230	230	230	232	2
Authorized Other Charges Positions	0	0	0	0	0	0



1651-Administrative/Fiscal

Program Authorization

La. Const. Art. IV, Section 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 Administrative/Fiscal Program is to enforce the insurance laws and regulations of the state impartially, honestly and expeditiously. To this end, the highest ethical, professional and work quality standards will be exercised in all formal and informal relationships with individuals, agencies and companies affected by the policies and actions of the department. It is the department's commitment to be the best insurance regulatory agency in the United States.

The goal for the Administrative/Fiscal Program is 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 provide outreach and consumer assistance.

The Administrative/Fiscal Program includes the following activities:

- Office of the Commissioner: Internal Audit, Public Affairs, and Consumer Advocacy and Diversity, which includes the Senior Health Insurance Information Program and Office of Policy, Innovation and Research
- Office of Management and Finance: Fiscal Affairs; Revenue Services; Information Technology; Human Resources; Administrative Services; Budget; Budget/Purchasing; and Strategic and Operational Planning

Program Budget Summary

	Prior Year Actuals FY 2023-2024	Enacted FY2024-2025	Existing Operating Budget (EOB) as of 12/01/24	Continuation FY 2025-2026	Recommended FY 2025-2026	Total Recommended Over/(Under) EOB
Means of Finance:						
State General Fund (Direct)	\$0	\$0	\$0	\$0	\$0	\$0
State General Fund by:						
Interagency Transfers	0	0	0	0	0	0
Fees & Self-generated	16,352,598	14,372,841	14,372,841	15,064,089	15,660,153	1,287,312
Statutory Dedications	22,007,628	0	0	0	0	0
Federal Funds	877,581	1,195,671	1,195,671	1,208,507	800,000	(395,671)
Total Means of Finance	\$39,237,807	\$15,568,512	\$15,568,512	\$16,272,596	\$16,460,153	\$891,641
Expenditures and Request:						
Personnel Services	\$8,237,555	\$8,809,975	\$8,809,975	\$9,381,988	\$9,274,688	\$464,713
Operating Expenses	2,634,741	2,860,727	2,860,727	2,921,946	3,279,055	418,328
Professional Services	1,159,417	1,576,497	1,576,497	1,610,234	1,530,826	(45,671)
Other Charges	26,800,184	1,621,623	1,621,623	1,630,816	1,647,972	26,349
Acquisitions & Major Repairs	405,911	699,690	699,690	727,612	727,612	27,922
Total Expenditures & Request	\$39,237,807	\$15,568,512	\$15,568,512	\$16,272,596	\$16,460,153	\$891,641
Authorized Positions						
Classified	56	58	58	58	59	1
Unclassified	14	14	14	14	14	0
Total Authorized Positions	70	72	72	72	73	1
Authorized Other Charges Positions	0	0	0	0	0	0



Source of Funding

This program is funded with the following:

- Fees and Self-generated Revenues derived from:
 - Various fees and licenses authorized by R.S. 22:821
 - Assessments on various insurance policies written in Louisiana
- Funds re-classified as Fees and Self-generated Revenues:
 - Insurance Fraud Investigation Dedicated Fund Account (Per R.S. 40:1428)
- Federal Funds are derived from:
 - The Department of Health and Human Services Administration for the State Health Insurance Assistance Program.

Adjustments from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$0	\$15,568,512	72	Existing Operating Budget as of 12/01/2024
Statewide Adjustments			
\$0	\$727,612	0	Acquisitions & Major Repairs
\$0	(\$172,808)	0	Attrition Adjustment
\$0	(\$79,545)	0	Capitol Park Security
\$0	\$9,410	0	Civil Service Fees
\$0	\$11,823	0	Civil Service Training Series
\$0	\$24,535	0	Group Insurance Rate Adjustment for Active Employees
\$0	\$15,573	0	Group Insurance Rate Adjustment for Retirees
\$0	\$12,204	0	Legislative Auditor Fees
\$0	\$46,044	0	Maintenance in State-Owned Buildings
\$0	\$135,520	0	Market Rate Classified
\$0	(\$699,690)	0	Non-Recurring Acquisitions & Major Repairs
\$0	(\$3,010)	0	Office of State Procurement
\$0	(\$7,254)	0	Office of Technology Services (OTS)
\$0	\$142,784	0	Related Benefits Base Adjustment
\$0	(\$86,966)	0	Retirement Rate Adjustment
\$0	\$34,714	0	Risk Management
\$0	\$328,744	0	Salary Base Adjustment
\$0	(\$397)	0	State Treasury Fees
\$0	(\$817)	0	UPS Fees
\$0	\$438,476	0	Total Statewide

Non-Statewide Adjustments

\$0	\$15,000	0	Additional printing services for the Administrative/Fiscal Program for reprinting of publications, in addition to new publications to address the increasing number of public-facing programs and points of emphasis.
\$0	\$200,000	0	Develops and implements artificial intelligence/machine learning initiatives to improve regulatory efficiency.
\$0	\$42,000	0	Increase in conference travel to provide opportunities for staff to attend various educational events to ensure employees stay current with new regulatory challenges and keep up to date with industry standards and regulatory requirements. Increases regulatory travel for the financial and market conduct examinations of insurers.
\$0	\$310,328	0	Increase in cost for cell and internet service for electronic devices, annual dues for organization memberships, application maintenance, and software licenses.
\$0	\$66,000	0	Increase in cost for general office supplies within the Office of Management and Finance.



Adjustments from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$0	\$150,000	0	Multiple contracts to include: a digital media contract to improve outreach to Louisiana citizens; a communications strategy contract to augment LDI's communication to Louisiana citizens; media buying contract(s) for advertising of public-facing programs including Fortify Homes Program, Wind Mitigation, Program, new LDI app, etc.
\$0	\$65,508	1	Provides one Accounting Technician in the Fiscal Division to handle increasing volume of payments for the Louisiana Fortify Homes Program.
\$0	(\$395,671)	0	Reduces federal funds for the State Health Insurance Assistance Program (SHIP) down to the base grant award. The SHIP division is entering a new 5-year grant cycle beginning April 1, 2024 through March 31, 2029 and will not have a balance to carry forward because of the new grant period.
\$0	\$453,165	1	Total Non-Statewide
\$0	\$16,460,153	73	Total Recommended

Fees & Self-generated

Fund	Prior Year Actuals FY 2023-2024	Enacted FY2024-2025	Existing Operating Budget (EOB) as of 12/01/24	Continuation FY 2025-2026	Recommended FY 2025-2026	Total Recommended Over/(Under) EOB
Fees & Self-generated Revenues	\$16,145,445	\$14,342,841	\$14,342,841	\$15,034,089	\$15,630,153	\$1,287,312
Insurance Fraud Investigation Dedicated Fund Account	30,000	30,000	30,000	30,000	30,000	0
Auto. Theft and Insurance Fraud Prev. Auth. Ded Fund Acct	177,153	0	0	0	0	0

Statutory Dedications

Fund	Prior Year Actuals FY 2023-2024	Enacted FY2024-2025	Existing Operating Budget (EOB) as of 12/01/24	Continuation FY 2025-2026	Recommended FY 2025-2026	Total Recommended Over/(Under) EOB
Louisiana Fortify Homes Program	\$10,332,628	\$0	\$0	\$0	\$0	\$0
Insure Louisiana Incentive Program	11,675,000	0	0	0	0	0

Professional Services

Amount	Description
Professional Services:	
\$667,028	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
\$619,121	IT Consulting from sources outside of state government
\$25,560	Legal services
\$219,117	Media and advertising
\$1,530,826	TOTAL PROFESSIONAL SERVICES

Other Charges

Amount	Description
Other Charges:	
\$0	SUB-TOTAL OTHER CHARGES
Interagency Transfers:	
\$92,124	Civil Service Fees
\$13,023	Uniform Payroll (UPS) Fees
\$3,460	State Treasury Fees



Other Charges

Amount	Description
\$128,983	Capitol Park Security Fees
\$112,575	Legislative Auditor Fees
\$11,782	Office of State Procurement (OSP) Fees
\$325,687	Office of Risk Management (ORM) Premiums
\$747,541	Maintenance in State-owned Buildings
\$7,934	LWC - Unemployment Compensation
\$268	Replacement Badges
\$5,089	Office of State Printing services
\$2,108	Postage and Supplies
\$92,428	Division of Administration - Telecommunication Services
\$3,600	Fees assessed for the rental of (3) laptops and enterprise device support for the State Health Insurance Program (SHIP).
\$101,370	Office of Technology Services (OTS) Fees
\$1,647,972	SUB-TOTAL INTERAGENCY TRANSFERS
\$1,647,972	TOTAL OTHER CHARGES

Acquisitions and Major Repairs

Amount	Description
	Acquisitions and Major Repairs:
\$727,612	IT equipment, replacement of one (1) vehicle, and various office furniture.
\$727,612	TOTAL ACQUISITIONS AND MAJOR REPAIRS

Objective: 1651-01 Through the Office of the Commissioner, to retain accreditation by the National Association of Insurance Commissioners (NAIC).

Children's Budget Link N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[K] Percentage of NAIC accreditation retained	100	100	100	100	100

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024
Total number of non-risk bearing companies licensed and approved	793	820	827	845	841
Total number of risk bearing companies licensed and approved	1,771	1,791	1,822	1,878	1,913
Number of licensed domestic insurers	104	101	103	101	103
Number of licensed foreign/alien insurance companies	1,539	1,348	1,584	1,632	1,662



Objective: 1651-02 Through the Internal Audit Division, to identify the adequacy or weaknesses of the department's internal control processes by performing scheduled internal audits and to assure that there are no repeat findings in the legislative auditor's report.

Children's Budget Link N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[S] Percentage of audit plan completed	90	85	85	90	90
[S] Percentage of recommendations implemented	100	95	95	100	100

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024
Number of internal audits performed	6	6	10	9	9
Number of internal audit recommendations accepted	56	40	19	21	15
Number of repeat findings in the legislative auditor's report	0	0	0	0	0
Number of repeat internal audit findings	4	3	1	1	0

Objective: 1651-03 Through the Office of the 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 N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[K] Number of community based presentations	113	60	60	60	60
[K] Number of files from other divisions audited	411	360	360	360	360
[K] Percentage of complaint files referred for additional regulatory review, as a result of audit	0	2	2	2	2
[K] Percentage of complaint files leading to additional staff training, as a result of audit	2	10	10	10	10

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024
Number of inquiries received	0	93	217	409	777
Number of public information packets distributed to consumers	12,845	1,064	8	5,027	21,844
Percentage of LDI complaint files audited	11	11	10	10	10
Number of consumers assisted by the Office of Consumer Advocacy and Diversity division	9,469	5,750	2,365	7,858	29,453

Objective: 1651-04 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, appointment as producers, and as service providers of insurers.

Children's Budget Link N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[S] Number of educational seminars provided by the Division of Diversity and Opportunity	8	5	5	5	5

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024
Number of persons attending educational or training seminars	933	1,218	1,541	832	919
Number of minorities receiving services through LDI for training or individual telephone or email assistance to help obtain employment in the insurance industry or related service companies	55	44	72	44	72
Number of workshops the Division of Diversity and Opportunity participated in via invitations	31	34	36	31	31

Objective: 1651-05 Through the Senior Health Insurance Information Program (SHIIP), to assist senior citizens and others eligible for Medicare with awareness of health insurance programs available to them.

Children's Budget Link N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[S] Total counseling hours provided (CMS PM8)	5,513	20,000	20,000	10,000	10,000
[S] Total number of active SHIIP counselors	33	50	50	25	25
[K] Number of client contacts in-person, office, telephone call durations, and contacts by email, postal, or fax (CMS PM1)	19,248	53,500	53,500	20,500	20,500
[K] Total persons reached through presentations and/or booths and exhibits. (CMS PM2)	25,126	30,000	30,000	15,500	15,500
[K] Number of senior health group presentations, health fairs, and training provided	323	375	375	375	375

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024
Number of agencies reporting data	13	9	9	8	8
Number of Medicare beneficiaries in the state, as of September 30	935,173	884,146	893,380	915,126	940,073



Objective: 1651-06 Through the Fiscal Affairs Division, to deposit revenue to the State Treasury and handle accounts payable and receivable, and travel.

Children's Budget Link N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[S] Total amount of revenues collected from taxes, assessments, fees, penalties and miscellaneous \$ in millions	1,573.04	1,594.4	1,594.4	1,685.7	1,685.7

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024
Amount reverted at end of fiscal year \$ in millions	9.44	16.35	22.65	19.51	8.23
Administrative fund assessment as percentage of health premiums	0.03	0.02	0.03	0.02	0.02
Fraud assessment as percentage of subject premiums	0.03	0.03	0.04	0.04	0.04
LDI budget as percentage of total revenue collected	3.06	2.86	2.77	5.65	5.26
Total taxes collected \$ in millions	953.77	1,043.52	1,126.97	1,315.15	1,423.43
Total fees collected \$ in millions	37.44	45.04	51.71	49.68	54.34
Tax collections as percentage of taxable premiums	3.22	3.36	3.36	3.53	3.48
Total amount of LA Insurance Rating assessment collected \$ in millions	75.7	77.45	77.1	79.65	87.8
LA Insurance Rating assessment collection as percentage of subject premiums	0.73	0.72	0.73	0.73	0.73
Number of different tax types collected	8	8	8	8	8
Number of different fees and assessments collected	71	71	70	68	66

Objective: 1651-07 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

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[S] Number of desk examinations performed for tax purposes	5,577	5,300	5,300	5,600	5,600

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024
Taxable premiums \$ in billions	29.63	31.02	33.54	37.27	40.85
Total premiums subject to Louisiana Insurance Rating assessment \$ in billions	10.69	10.67	11.22	12.21	13.69

Objective: 1651-08 Through the Information Technology Division, to provide maintenance and support of the department, its IT systems, databases, and internet access, and to improve consumer and industry service and information access via technology.

Children's Budget Link N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[S] Number of technology projects planned to maximize employee productivity, improve or maintain compatibility with regulated entities, and warehouse data	4	4	4	4	4
[S] Percent of planned technology projects reaching completion	100	100	100	100	100



1652-Market Compliance

Program Authorization

La. Const. Art. IV, Section 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 (licensing of producers, insurance adjusters, public adjusters and insurers), and to serve as advocate for the state's insurance consumers.

The goals for the Market Compliance Program are:

- I. 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. 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 provide outreach and consumer assistance.

The Market Compliance Program includes the following activities:

- Office of Licensing - Consists of Producer Licensing Division, Company Licensing Division, Licensing Call Center and Statutory Deposits. Producer Licensing Division maintains license and records of all producers, surplus lines brokers and adjusters to determine their qualification to conduct business in accordance with Louisiana laws. Company Licensing Division oversees the licensing of foreign and domestic insurance companies, third party administrators, dental referral plans, health maintenance organizations, risk purchasing groups, risk retention groups, vehicle mechanical breakdown insurers and viatical settlement brokers and providers, and discount medical plans, utilization review organizations and independent review organizations. The Licensing call center receives all incoming producer licensing calls and provides information as needed by the consumer. Statutory Deposits receives, reviews and maintains various types of deposits required by the Insurance Code in order for a company to comply with its licensing standards.
- Office of Health, Life and Annuity - Consolidates the regulation of state and federal requirements applicable to commercial and government-operated health benefit plans. Provides protection to Louisiana consumers; assures continued viability of health, life, annuity and viatical settlement plans. The Office of Health, Life and Annuity consists of three regulatory divisions (Health Forms, Life and Annuity and premium rate review) and an advisory commission, the Louisiana Health Care Commission. The Health Forms Division, reviews and approves/disapproves contract/policy forms, advertising and, where authorized, rates. The staff reviews all filings for compliance with applicable statutes, rules and regulations and implements approvals made by the Interstate Insurance Product Regulation Compact. Life and Annuity and Long Term Care Division reviews and approves/disapproves contract/policy forms, rates for long-term care and acknowledges advertising where authorized. The staff reviews all filings for compliance with applicable statutes, rules and regulations for life insurance, annuities, long-term care insurance and viatical settlement products and implements approvals made by the Interstate Insurance Product Regulation Compact. Premium Rate Review performs review of health premium rates for small group or individual market. The review involves an actuarial process to determine if the premium rate increases are in compliance with state and federal law.
- Office of Financial Solvency - Analyzes and examines the financial condition of all insurers approved to conduct the business of insurance in Louisiana. The type of regulated insurer varies and includes Louisiana domiciled (domestic), out of state (foreign) and out of country (alien) insurers. These companies may operate as life, health, property and casualty, health maintenance organizations, surplus lines, self-insurance funds (primarily

workers' compensation insurance), and vehicle mechanical breakdown companies. The Office of Financial Solvency plans, coordinates and administers the rehabilitation and liquidation of insolvent insurers pursuant to Part XVI and other applicable statutes contained in the Louisiana Insurance Code and under the supervision of the 19th Judicial District Court of Louisiana.

- Office of Property and Casualty (OPC) - Regulates insurance matters relative to the lines of coverage that are considered property and casualty lines. OPC consists of two regulatory divisions and an advisory commission. Insurance Policy Forms Division reviews, approves and/or disapproves contract forms submitted by insurers. The forms are reviewed by division staff for compliance with applicable statutes, rules and regulations. Insurance Rating Division reviews, approves and/or disapproves all manual rates and rules that are submitted to the Commissioner of Insurance for approval. By statute, the rates submitted by insurers are reviewed by the division and staff actuaries to ensure that rates are not excessive, inadequate or unfairly discriminatory. The rates and rules submitted for review must be approved by the Commissioner of Insurance prior to implementation by an insurer.
- Division of Legal Services - Acts as the legal counsel and enforcement arm of the department. Its functions include drafting regulations, directives, bulletins and advisory letters; preparing and monitoring legislation; representing the department in litigation before federal, state courts, and the Division of Administrative Law; enforcing insurance regulatory laws in administrative hearings; and assisting department staff by providing legal advice on policy forms and any other insurance related matters. It also serves as a liaison between the department and other federal, state and local government departments, agencies and commissions as well as insurance companies, producers and consumers.
- Division of Insurance Fraud - Investigates all instances of alleged or suspected fraud committed by or upon insurance producers, brokers and companies. The Division of Insurance Fraud assists local, state and federal authorities in fraud investigations, as necessary, and cooperates with industry associations and organizations in the investigation and prevention of fraud. The Enforcement section coordinates and records the civil or regulatory actions and fines of the department to ensure that departmental rules and regulations, state corporate laws and the laws contained in the Louisiana Insurance Code are followed.
- Office of Consumer Services - Consists of Market Conduct and Consumer Complaints. Market Conduct performs market conduct examinations and analysis of insurers and examinations of producers to assure that policyholders, claimants and beneficiaries are being treated fairly and in line with laws, rules and regulations. The Consumer Complaints monitors all the marketing, customer service and claims handling practices of health, property and casualty, and life and annuity insurance issuers and producers conducting business in the state of Louisiana. Additionally, this division provides information, advice and assistance to consumers and industry representatives by responding to inquiries, making public presentations and supplying pamphlets and brochures to interested parties.

Program Budget Summary

	Prior Year Actuals FY 2023-2024	Enacted FY2024-2025	Existing Operating Budget (EOB) as of 12/01/24	Continuation FY 2025-2026	Recommended FY 2025-2026	Total Recommended Over/(Under) EOB
Means of Finance:						
State General Fund (Direct)	\$0	\$0	\$0	\$0	\$0	\$0
State General Fund by:						
Interagency Transfers	0	0	0	0	0	0
Fees & Self-generated	19,108,413	21,698,202	21,698,202	22,554,044	25,369,086	3,670,884
Statutory Dedications	0	20,000,000	34,709,164	15,000,000	15,000,000	(19,709,164)
Federal Funds	0	0	0	0	0	0
Total Means of Finance	\$19,108,413	\$41,698,202	\$56,407,366	\$37,554,044	\$40,369,086	(\$16,038,280)



Program Budget Summary

	Prior Year Actuals FY 2023-2024	Enacted FY2024-2025	Existing Operating Budget (EOB) as of 12/01/24	Continuation FY 2025-2026	Recommended FY 2025-2026	Total Recommended Over/(Under) EOB
Expenditures and Request:						
Personnel Services	\$16,475,626	\$17,301,229	\$17,301,229	\$18,071,455	\$17,841,294	\$540,065
Operating Expenses	334,010	456,755	456,755	466,530	779,603	322,848
Professional Services	1,978,812	3,316,949	3,543,949	3,619,790	6,564,404	3,020,455
Other Charges	319,964	20,623,269	35,105,433	15,396,269	15,183,785	(19,921,648)
Acquisitions & Major Repairs	0	0	0	0	0	0
Total Expenditures & Request	\$19,108,413	\$41,698,202	\$56,407,366	\$37,554,044	\$40,369,086	(\$16,038,280)

Authorized Positions

Classified	139	145	145	145	146	1
Unclassified	13	13	13	13	13	0
Total Authorized Positions	152	158	158	158	159	1
Authorized Other Charges Positions	0	0	0	0	0	0

Source of Funding

This program is funded with the following:

- Fees and Self-generated Revenues derived from:
 - Various fees and licenses authorized by R.S. 22:821
 - Assessments on various insurance policies written in Louisiana
 - Louisiana Insurance Rating Commission assessment authorized by R.S. 22:1419
- Funds re-classified as Fees and Self-generated Revenues:
 - Administrative Dedicated Fund Account (Per R.S. 22:1071(D)(3)(b))
 - Insurance Fraud Investigation Dedicated Fund Account (Per R.S. 22:2134)
- Statutory Dedications from the following funds:
 - Louisiana Fortify Homes Program Fund created by R.S. 22:1483.1

Adjustments from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$0	\$56,407,366	158	Existing Operating Budget as of 12/01/2024
Statewide Adjustments			
\$0	(\$212,484)	0	Administrative Law Judges
\$0	(\$337,863)	0	Attrition Adjustment
\$0	\$73,730	0	Civil Service Training Series
\$0	\$48,009	0	Group Insurance Rate Adjustment for Active Employees
\$0	\$37,517	0	Group Insurance Rate Adjustment for Retirees
\$0	\$348,091	0	Market Rate Classified
\$0	\$88,233	0	Related Benefits Base Adjustment
\$0	(\$171,300)	0	Retirement Rate Adjustment
\$0	\$345,946	0	Salary Base Adjustment
\$0	\$219,879	0	Total Statewide



Adjustments from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
Non-Statewide Adjustments			
\$0	\$1,000,000	0	Conducts actuarial analysis of auto premium rates and workers' compensation rates to determine forces contributing to high rates in Louisiana and identify efficient actions to mitigate them.
\$0	\$350,000	0	Conducts multiple market conduct examinations running simultaneously.
\$0	\$395,000	0	Contractor(s) to assist with review and performance analysis to help with meeting examination deadlines; perform Managing General Agent (MGA) and reinsurance exams; to perform Life and Long-term care actuarial reviews; to conduct examination and analysis training for newer analysts/examiners.
\$0	\$148,750	0	Increase in conference travel to provide opportunities for staff to attend various educational events to ensure employees stay current with new regulatory challenges and keep up to date with industry standards and regulatory requirements. Increases regulatory travel for the financial and market conduct examinations of insurers.
\$0	\$35,000	0	Increase in cost for cell and internet service for electronic devices, annual dues for organization memberships, application maintenance, and software licenses.
\$0	\$1,014,553	0	Increases Insurance Fraud Investigation Fund Account account to match anticipated collections. Act 340 of the 2024 Regular Legislative Session authorized the fraud units of the Department of Insurance, Department of Justice, and the Department of Public Safety to sign a written agreement (MOU) to adjust the amounts that are currently projected. Funds fund will be spent on, travel, AI support, supplies, cyber security, anti-fraud, and public awareness.
\$0	\$107,702	1	Provides one Insurance Specialist 4 in the Market Conduct to serve as a lead over market conduct examinations.
\$0	\$0	0	Reduces \$921,575 from Fees and Self Generated to the Insurance Fraud Account.
\$0	(\$19,709,164)	0	Reduces funding for the Fortify Homes Program to \$15 million due to projected revenue available. A prior year balance was appropriated by BA-7 in FY25. The department anticipates expending this balance in the current year. The source of funding is statutory dedications out of the Fortify Homes Program Fund.
\$0	\$400,000	0	Under the Affordable Care Act, the state is required to select a base benchmark plan, a contractor will perform the analysis needed to support design of a new benchmark.
\$0	(\$16,258,159)	1	Total Non-Statewide
\$0	\$40,369,086	159	Total Recommended

Fees & Self-generated

Fund	Prior Year Actuals FY 2023-2024	Enacted FY2024-2025	Existing Operating Budget (EOB) as of 12/01/24	Continuation FY 2025-2026	Recommended FY 2025-2026	Total Recommended Over/(Under) EOB
Fees & Self-generated Revenues	\$17,463,425	\$19,789,130	\$19,789,130	\$20,638,372	\$21,283,886	\$1,494,756
Administrative Ded Fund Account - Department of Insurance	953,312	990,367	990,367	991,990	1,230,367	240,000
Insurance Fraud Investigation Dedicated Fund Account	691,676	918,705	918,705	923,682	2,854,833	1,936,128

Statutory Dedications

Fund	Prior Year Actuals FY 2023-2024	Enacted FY2024-2025	Existing Operating Budget (EOB) as of 12/01/24	Continuation FY 2025-2026	Recommended FY 2025-2026	Total Recommended Over/(Under) EOB
Louisiana Fortify Homes Program	\$0	\$20,000,000	\$34,709,164	\$15,000,000	\$15,000,000	(\$19,709,164)



Professional Services

Amount	Description
Professional Services:	
\$168,696	Legal services
\$1,908,271	Professional services to assist in IT projects, on-site training, public awareness, actuarial rate review, and any other projects
\$4,436,317	Accounting and auditing
\$51,120	Information technology consulting services
\$6,564,404	TOTAL PROFESSIONAL SERVICES

Other Charges

Amount	Description
Other Charges:	
\$15,000,000	Fortify Homes Program
\$15,000,000	SUB-TOTAL OTHER CHARGES
Interagency Transfers:	
\$63,557	Administrative Law Judges Fees
\$2,111	Postage
\$20,000	Legal services provided by the Department of Justice
\$13,516	Division of Administration - Telecommunication Services
\$84,601	Advertising
\$183,785	SUB-TOTAL INTERAGENCY TRANSFERS
15,183,785	TOTAL OTHER CHARGES

Acquisitions and Major Repairs

Amount	Description
Acquisitions and Major Repairs:	
This program does not have funding for Acquisitions and Major Repairs for the Fiscal Year.	

Objective: 1652-01 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 N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[K] Percentage of complete resident applications processed in three days or less	Not Applicable	Not Applicable	Not Applicable	85	85
[K] Percentage of all problematic applications and requests processed within 5 days	56	60	60	60	60
[K] Number of producer license renewals processed	0	75,000	75,000	0	0



General Performance Indicators

Performance Indicator Name	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals
	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023	FY 2023-2024
Total number of adjusters	108,409	103,377	136,917	135,930	160,823
Number of adjusters renewals processed	40,040	41,497	45,636	99,808	55,744
Number of new adjuster licenses issued	16,236	18,962	32,197	29,600	25,211
Percentage of first time applications submitted electronically	99.8	99.8	99.8	99.9	99.9
Percentage of renewal applications submitted electronically	99.96	99.97	99.96	99.9	99.9
Number of new producer licenses issued	32,602	49,115	53,555	45,644	49,598
Total number of licensed producers	186,570	178,702	235,379	207,984	257,679
Number of company appointments processed	736,723	868,305	1,029,942	1,968,534	1,097,431

Objective: 1652-02 Through the Company Licensing Division of the Office of Licensing, to review applications for all license 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 N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals	Initially Appropriated	Existing Standard	Continuation Budget	Executive Budget
	FY 23-24	FY 24-25	FY 24-25	FY 25-26	FY 25-26
[K] Average number of days to complete review of Certificate of Authority and health maintenance organization applications	45	55	55	55	55
[K] Average number of days to review all other licensing and registration applications	22	50	50	50	50
[K] Average number of days to complete processing of requests for Certificate of Compliance or No Objection Letter	9	25	25	25	25
[K] Percentage of all applications and requests processed within the performance standard	82	75	75	75	75

General Performance Indicators

Performance Indicator Name	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals
	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023	FY 2023-2024
Number of company licensing applications and filings received	544	593	501	459	396
Number of company licensing applications and filings processed	602	520	491	466	394

Objective: 1652-03 Through the Health Forms Division, to review for compliance with state and federal regulations, all fully-insured health policy forms/contracts, Medicare supplement rates, URO/IRO applications renewals and annual reports and discount medical plan applications and renewals within the performance standard.

Children's Budget Link N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals	Initially Appropriated	Existing Standard	Continuation Budget	Executive Budget
	FY 23-24	FY 24-25	FY 24-25	FY 25-26	FY 25-26
[K] Average number of days to process health form filing reviews	19	30	30	30	30
[K] Percentage of health filing reviews completed within the performance standard of 30 days	79	60	60	60	60



General Performance Indicators

Performance Indicator Name	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals
	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023	FY 2023-2024
Number of health policy forms/contracts, Medicare supplement rates and discount medical plan applications and renewals processed	5,614	6,003	9,546	5,615	6,452
Number of disability forms approved through the Interstate Insurance Product Regulation Compact (IIPRC)	126	103	150	149	28
Number of Utilization Review Organization (URO) applications received	38	8	18	1	5
Number of Utilization Review Organization (URO) applications processed	15	7	12	5	4
Number of Independent Review Organizations (IRO) applications received (new and renewal)	3	2	2	0	0
Number of Independent Review Organizations (IRO) applications processed (new and renewal)	3	2	2	0	0
Percentage of health policy form filings approved	88	93	93	91	98
Number of health policy forms/contracts, Medicare supplement rates and discount medical plan applications and renewals received	5,378	6,041	9,198	5,245	6,466

Objective: 1652-04 Through the Life, Annuity, and 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 N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals	Initially Appropriated	Existing Standard	Continuation Budget	Executive Budget
	FY 23-24	FY 24-25	FY 24-25	FY 25-26	FY 25-26
[K] Average number of days to process life, annuity and long-term care forms, advertising and rates, which require pre-approval	14	45	45	45	45
[K] Percentage of life, annuity and long-term care forms, advertising and rate reviews completed within the performance standard	91	50	50	50	50

General Performance Indicators

Performance Indicator Name	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals
	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023	FY 2023-2024
Percentage of life, annuity and long-term care forms, advertising and rates which require pre-approval approved	94	91	97	87	87
Number of life, annuity, and long-term care forms, advertising and rates received	8,014	3,886	3,375	3,181	2,840
Number of life, annuity, and long-term care forms, advertising and rates processed	10,112	3,928	3,184	3,007	3,214
Number of life, annuity and long-term care forms, advertising and rates filed for informational purposes only	503	470	509	449	463
Number of life, annuity and long-term care forms approved through the Interstate Insurance Product Regulation Compact (IIPRC)	3,203	2,350	2,081	1,678	1,848



Objective: 1652-05 Through the Health Division, to review initial premium rate filings and premium rate changes for small group or individual market.

Children's Budget Link N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[K] Average number of days to process health rate reviews	69	60	60	60	60

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024
Number of health review rate filings received	47	52	57	15	14
Number of health review rate filings processed	44	48	57	15	14

Objective: 1652-06 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 N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[K] Percentage of filings by domestic companies analyzed - financial	92	100	100	100	100

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024
Percentage of domestic companies examined - financial	11.36	25	19.67	25	19.17
Number of companies in receivership at beginning of fiscal year	5	8	8	12	12
Number of companies in administrative supervision at beginning of fiscal year	3	3	2	2	2
Number of filings of domestic companies analyzed	742	712	704	596	685
Average number of months estates currently in receivership have been held in receivership	45	56	69	60	91
Number of financial examinations coordinated with other states	2	16	7	20	7
Number of companies examined - financial	15	31	24	28	23
Number of companies analyzed - financial	198	208	197	164	174
Number of companies in receivership brought to final closure	1	0	0	0	0
Number of companies placed in administrative supervision during fiscal year	0	0	1	0	0
Number of companies returned to good health/removed from administrative supervision during fiscal year	0	1	1	0	0



Objective: 1652-07 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 N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[K] Average number of days to process property & casualty contract and policy forms	15	30	30	30	30
[K] Percentage of property & casualty contract and policy forms reviews completed within the performance standard	57	75	75	75	75

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024
Percentage of property & casualty contract and policy forms approved	79	87	79	90	91
Number of property & casualty contract and policy forms received	17,669	18,228	16,576	16,570	16,744
Number of property & casualty contract and policy forms processed	17,404	18,442	16,151	15,833	16,178
Percentage of property & casualty contract and policy forms disapproved	14	7	7	4	0.2

Objective: 1652-08 Through the P&C Rating Division, to review and approve manual rate change requests in a timely manner.

Children's Budget Link N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[S] Average number of days from receipt of filing/submission by Office of Property & Casualty to referral to actuarial staff	9	15	15	10	10
[S] Average number of days from receipt of filing/submission by actuary from Office of Property & Casualty support staff to actuary's recommendation	6	15	15	10	10
[S] Average number of days from receipt of rate filing/submission to final action by LDI	17	30	30	20	20

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024
Total written premium (property, casualty, surety, & inland marine) classified as surplus lines \$ in billions	1.15	1.3	1.57	1.94	2.29



General Performance Indicators

Performance Indicator Name	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals
	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023	FY 2023-2024
Total written premiums (property, casualty, surety, & inland marine) classified as residual market \$ in millions	142.04	137.08	168.95	526.89	706.85
Average percentage change in rates at fiscal year end	-1.56	1.23	4.6	12	6.4
Number of submissions reviewed by actuary	859	706	664	813	905
Total written premiums (property, casualty, surety & inland marine) subject to Louisiana regulation and/or taxation, \$ in billions (includes Surplus Lines and Residual Market)	12.54	25.38	13.42	14.91	16.94

Objective: 1652-09 Through the Division of Insurance Fraud, to reduce incidents of insurance fraud in the state through screening of licenses, investigations of reported incidents, and consumer awareness.

Children's Budget Link N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals	Initially Appropriated	Existing Standard	Continuation Budget	Executive Budget
	FY 23-24	FY 24-25	FY 24-25	FY 25-26	FY 25-26
[K] Percentage of initial claim fraud complaint investigations completed within 10 working days	99	95	95	95	95
[K] Percentage of background checks completed within 15 working days	97	95	95	95	95

General Performance Indicators

Performance Indicator Name	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals
	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023	FY 2023-2024
Number of producer investigations opened	672	119	145	175	188
Number of producer investigations referred to law enforcement	10	41	27	27	29
Number of claim fraud investigations opened	2,412	2,563	2,409	2,783	3,225
Number of public adjuster investigations opened	Not Applicable	Not Applicable	20	20	10
Number of public adjuster investigations referred to law enforcement	Not Applicable	Not Applicable	6	7	1
Number of claims adjuster investigations opened	5	30	41	43	23
Number of company investigations opened	13	30	31	43	17
Number of company investigations referred to law enforcement	1	6	6	2	1
Number of claims adjuster investigations referred to law enforcement	1	9	11	9	2
Number of POST certified fraud investigators	4	4	2	2	2
Number of claim fraud investigations referred to law enforcement	1,185	1,606	1,347	2,028	2,572
Number of background checks performed for company and producer licensing divisions	1,024	1,003	980	918	772



Objective: 1652-10 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 N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[K] Average number of days to conclude a property & casualty complaint investigation	31	30	30	30	30
[K] Number companies analyzed - market conduct	40	40	40	50	50
[K] Average number of days to conclude a life, annuity, or long-term care complaint investigation	29	30	30	30	30
[K] Percentage of life, annuity, and long-term care complaint investigations completed within the performance standard	76	80	80	80	80
[K] Percentage of health complaint investigations concluded within the performance standard	74	80	80	80	80
[K] Percentage of property and casualty complaint investigations concluded within the performance standard	67	80	80	80	80
[K] Average number of days to conclude a health insurance complaint investigation	26	30	30	30	30

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024
Amount of claim payments and premium refunds recovered for life, annuity, and long-term care complainants	2,889,817	2,413,693	2,864,114	2,744,228	2,169,901
Number of life, annuity, and long-term care complaints received	414	380	322	350	393
Number of life, annuity, and long-term care complaint investigations concluded	412	406	325	348	383
Number of property & casualty complaints received	1,771	3,541	7,839	3,491	2,806
Number of property & casualty complaint investigations concluded	1,782	3,253	7,558	3,872	2,924
Number of non-domestic Level 1 market conduct analyses	0	0	7	6	3
Number of domestic Level 1 market conduct analyses	0	0	33	35	37
Number of Level 2 market conduct analyses	0	0	0	3	0
Number of coordinated solvency pre-exam assignments	0	0	24	28	23
Number of regulatory reviews performed in market conduct	68	105	70	43	48
Number of health complaints received	805	692	658	783	831
Number of health complaint investigations concluded	792	732	663	765	844
Amount of claim payments and/or premium refunds recovered for property & casualty complainants	4,563,676	53,972,495	125,888,811	23,294,845	8,430,849
Amount of claim payments/premium refunds recovered for health coverage complaints	787,313	593,461	304,941	520,820	750,998

Objective: 1652-11 Through the Office of Legal Services, to provide legal advice and opinions to the commissioner and all offices within the LDI.

Children's Budget Link N/A

HR Policies Beneficial to Women and Families Link N/A

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

Performance Indicator Name	Actuals FY 23-24	Initially Appropriated FY 24-25	Existing Standard FY 24-25	Continuation Budget FY 25-26	Executive Budget FY 25-26
[S] Percentage of appeals submitted to the DAL within five days of receipt of the appeal request	Not Applicable	Not Applicable	Not Applicable	100	100
[S] Percentage of Emergency Rule notices sent to the Governor, Attorney General, Senate President, Speaker of the House, and chairpersons of House	Not Applicable	Not Applicable	Not Applicable	100	100
[S] Percentage of regulations that allowed a 20 day period for public comments	Not Applicable	Not Applicable	Not Applicable	100	100
[S] Percentage of regulations that were posted on the LDI website within 5 days of submission to the Legislature	Not Applicable	Not Applicable	Not Applicable	100	100
[S] Percentage of Notice of Intent for Regulations that were posted on the LDI website within 5 days of submission to the Legislature	Not Applicable	Not Applicable	Not Applicable	100	100
[S] Percentage of Final Rule for Regulations that were posted on the LDI website within 5 days of submission to the Legislature	Not Applicable	Not Applicable	Not Applicable	100	100

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024
Number of administrative hearings and legal issues completed in the fiscal year	Not Applicable	171	74	54	83
Number of rules, regulations, directives, advisory letters and bulletins issued	Not Applicable	69	45	44	25
Number of lawsuits brought by the Commissioner or the Department of Insurance	Not Applicable	12	14	14	14

