



## LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON  
COMMISSIONER

### **BULLETIN 07-01 (REVISED AND REISSUED)**

**TO: ALL INSURERS, INCLUDING HEALTH MAINTENANCE ORGANIZATIONS, AND THIRD PARTY ADMINISTRATORS**

**FROM: JAMES J. DONELON, COMMISSIONER OF INSURANCE**

**RE: CATASTROPHE RESPONSE PLANS**

**DATE: DECEMBER 19, 2022**

Originally issued on February 8, 2007, the purpose of Bulletin 07-01 was to provide guidance to insurers and regulated entities with regard to the statutorily required catastrophe response plans. On August 4, 2020, Bulletin 07-01 was revised and reissued to reflect non-substantive changes to the law in numbering and formatting due to recodification. Bulletin 07-01 is hereby revised and reissued to make all insurers, including health maintenance organizations (HMOs), and third party administrators (TPAs) aware that Act No. 157 of the 2022 Regular Legislative Session, effective January 1, 2023, amended La. R.S. 22:572, providing updated requirements for catastrophe response plans.

Pursuant to La. R.S. 22:572, all insurers, as defined in La. R.S. 22:46(10), including HMOs, and TPAs are required to maintain a catastrophe response plan that describes how the insurer, HMO, or TPA will respond to a catastrophe (a significant event declared by the Governor of Louisiana or determined by the Commissioner of Insurance that causes widespread property damage or loss) affecting its policyholders or subscribers in this state. Insurers, including HMOs, and TPAs shall submit their catastrophe response plan to the Louisiana Department of Insurance (LDI) no later than June 1, 2023 through the Catastrophe Response Plan Module found in the LDI's Industry Access Portal available at <https://ia.lidi.state.la.us/industryaccess> and shall submit a revised plan whenever any changes are made to the plan that is on file. Please note that pursuant to Act No. 157, insurers and HMOs are not required to ensure compliance by TPAs.

The catastrophe response plans shall include the following information:

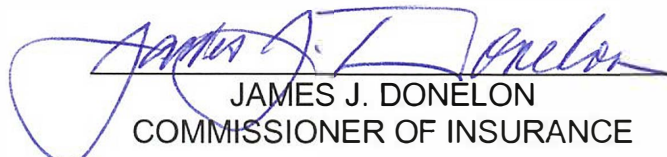
- 1) Emergency contact information of key or essential personnel.

- 2) Alternative office locations or work sites likely to be used in the event of a catastrophe.
- 3) Procedures to address the following:
  - a) The backup, storage, retrieval, and security of records and data used to adjust claims.
  - b) The handling and processing of claims, whether prior to or subsequent to the catastrophe.
  - c) Relevant training of staff.
  - d) Communication with agents, policyholders, and subscribers, in the event of mail delivery or other communication system disruption. Such communication shall address, at a minimum, the process for filing a claim and the method whereby an agent, policyholder, or subscriber can obtain information concerning a claim.
  - e) The distribution of catastrophe claims information to policyholders or subscribers.
- 4) Considering the scale of the catastrophe and the number of policies issued in the affected area, the methodology for determining the following:
  - a) The approximate number of field adjusters, desk adjusters, and other administrative personnel necessary to respond to the catastrophe.
  - b) The process through which the insurer or HMO will provide claims and administrative personnel to service policyholder and subscriber needs in a timely manner.
  - c) The process through which the insurer or HMO will provide logistical support for claims and administrative personnel in the area affected by the catastrophe.

Pursuant to La. R.S. 22:572(D), catastrophe response plans shall be considered confidential, proprietary information subject to the protections of the Uniform Trade Secrets Act and shall not be subject to public records disclosure or made public by the Commissioner of Insurance.

If there are any questions or concerns regarding Bulletin 07-01 (Revised and Reissued), please contact the Deputy Commissioner for the Office of Policy, Innovation and Research at 225-219-4777 or electronically at [public@ldi.la.gov](mailto:public@ldi.la.gov).

Baton Rouge, Louisiana this 19th day of December, 2022.

  
JAMES J. DONELON  
COMMISSIONER OF INSURANCE