



LOUISIANA DEPARTMENT OF INSURANCE
TIMOTHY J. TEMPLE
COMMISSIONER

DIRECTIVE 224

TO: AUTHORIZED PROPERTY AND CASUALTY INSURERS AND SURPLUS LINES INSURERS

FROM: TIMOTHY J. TEMPLE, COMMISSIONER

RE: DATA CALL RELATING TO PROPERTY AND CASUALTY HOMEOWNERS' INSURANCE POLICIES AND COMMERCIAL LINES PROPERTY POLICIES DURING THE 2024 HURRICANE SEASON

DATE: JULY 12, 2024

The purpose of Directive 224 is to provide notification and updated guidance on the supplemental reporting requirements of [La. R.S. 22:572](#) regarding a catastrophe response plan relating to homeowners' insurance policies¹ and commercial lines property policies² issued in the state of Louisiana. The Louisiana Department of Insurance (LDI) is requiring all property and casualty insurers, including surplus lines insurers (insurers), to complete and submit the **Homeowners' Insurance Policies Data Calls and the Commercial Lines Property Policies Data Calls through the POIDRS module in the Industry Access Portal**, found at <https://ia.lidi.state.la.us/industryaccess/>, by **August 15, 2024**.

Instructions on how to create an account, associate the account with a licensee, and request module access are detailed in the help manual link. New Microsoft Excel templates to facilitate the submission of data in the POIDRS module are being developed and will be available on or before July 30, 2024.

All Insurers are required to submit information on all homeowners' insurance policies and commercial lines property policies in place for the months of June 1, 2024, through July 30, 2024. The report shall include, but not be limited to, separate information for personal lines property policies and for commercial lines property policies and totals for each item specified, including premiums written for each property lines of business. There will be a workbook template made available for both the homeowners'

¹ Homeowners' insurance is defined as a policy of insurance on a one or two family owner-occupied premises, which combines fire and allied lines with any one or more perils of casualty, liability, or other types of insurance within one policy form at a single premium, where the insurer's liability for damage to the premises under said policy is determined with reference to the replacement value of the premises pursuant to [La. R.S. 22:47\(15\)](#).

² Commercial Lines Property policy is defined as a policy of insurance for businesses and other organizations that insures against damage or destruction to buildings (owned or leased) and/or business property (owned, leased or considered as inventory) due to a covered peril or cause of loss, including but not limited to the peril of wind.

data and the commercial lines property policy data. The report shall include the following information for each parish:

1. Total number of policies in force. Include the following: complete physical address with zip code, parish, policy number, policy expiration date, structure and contents coverage amount for each policy.
2. Total number of policies cancelled. Include the following: complete physical address with zip code, parish, policy number, policy expiration date, structure and contents coverage amount for each policy.
3. Total number of policies nonrenewed. Include the following: complete physical address with zip code, parish, policy number, policy expiration date, structure and contents coverage amount for each policy.
4. Number of policies cancelled due to hurricane risk. Include the following: complete physical address with zip code, parish, policy number, policy expiration date, structure and contents coverage amount for each policy.
5. Number of policies nonrenewed due to hurricane risk. Include the following: complete physical address with zip code, parish, policy number, policy expiration date, structure and contents coverage amount for each policy.
6. Number of new policies written. Include the following: complete physical address with zip code, parish, policy number, policy expiration date, structure and contents coverage amount for each policy.
7. Total dollar value of structure and contents exposure under policies that include wind coverage. Include the following: complete physical address with zip code, parish, policy number, policy expiration date, structure and contents coverage amount for each policy.
8. Number of policies that exclude wind coverage. Include the following: complete physical address with zip code, parish, policy number, policy expiration date, structure and contents coverage amount for each policy.
9. Number of open property damage claims. Include the following: complete physical address with zip code, parish, policy number, policy expiration date, structure and contents coverage amount for each policy.
10. Number of closed property damage claims. Include the following: complete physical address with zip code, parish, policy number, policy expiration date, structure and contents coverage amount for each policy.

11. Number of pending property damage claims. Include the following: complete physical address with zip code, parish, policy number, policy expiration date, structure and contents coverage amount for each policy.
12. Number of opened or closed property damage claims in which either the insurer or insured invoked any form of alternative dispute resolution. Specify which form of alternative dispute resolution was used.

Please refer to the LDI website for more information. Any additional questions may be submitted to hurricaneseasondata@ldi.la.gov.

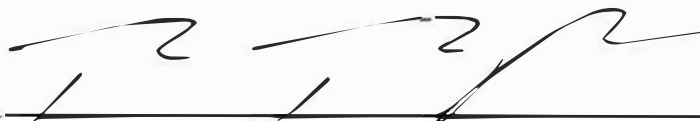
The information requested pursuant to this data call must be submitted via the LDI **POIDRS module in the Industry Access Portal by August 15, 2024. The portal and workbooks for the homeowners' insurance policies data and the commercial lines property policies data will be available on or before July 30, 2024.** If there is no relevant entry for a data point, please enter "0" as applicable. Pursuant to [La. R.S. 22:572](#) and [La. R.S. 22:1984](#), **insurers' responses are confidential and shall be given confidential treatment. Additionally, insurers' responses shall be exempted from public disclosure in accordance with [La. R.S. 44:1 et seq.](#) All responses may be aggregated for purposes of public disclosure.**

The LDI reserves the right to request additional information or expand the scope of the data call in response to any developments or information received.

If there are any questions or concerns regarding Directive 224, please contact the Deputy Commissioner for the Office of Property and Casualty electronically at hurricaneseasondata@ldi.la.gov.

Please be governed accordingly.

Baton Rouge, Louisiana this 12th day of July 2024.



TIMOTHY J. TEMPLE
COMMISSIONER OF INSURANCE