



2022-2023 Annual Report



Louisiana Department of Insurance
Tim Temple, Commissioner

LOUISIANA DEPARTMENT OF INSURANCE

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LOUISIANA DEPARTMENT OF INSURANCE
TIMOTHY J. TEMPLE
COMMISSIONER

February 15, 2024

Honorable Members of the Louisiana Legislature:

I am pleased to present the Annual Report of the Louisiana Department of Insurance (LDI) for your review. This submission provides a comprehensive overview of the LDI's activities and performance metrics for the 2022-2023 fiscal year as required by statute. I appreciate the opportunity to provide this information to both the Louisiana Legislature and the public.

The LDI is tasked with balancing the needs of insurance consumers with the insurance industry's need to operate competitively. The LDI works diligently to protect the interests of policyholders while promoting a flourishing insurance market that benefits all residents and businesses in the great state of Louisiana. It is our mission to make sure insurance is available, affordable and accountable in Louisiana, and every action I take as commissioner is targeted at achieving those goals.

During the 2022-2023 fiscal year, the LDI's regulatory work was at the forefront of the issues facing our state. The unprecedented fallout from hurricanes Laura, Delta, Zeta and Ida continued with additional homeowners insurance company failures resulting from losses from the 2020 and 2021 hurricane seasons, issues in the Florida insurance market, inflation in the U.S. economy and global reinsurance issues. The LDI maintained a high level of communication with constituents about managing their insurance claims while issuing communications to industry reminding insurance companies of their obligations under the Louisiana Insurance Code and working with the Louisiana Legislature to enact legislation aimed at addressing the property insurance crisis.

I look forward to working with you this session and in the years to come as we strive to shape a regulatory and statutory environment that not only ensures competitiveness, but also enhances the attractiveness of Louisiana's insurance market for the benefit of our constituents.

Sincerely,

Tim Temple
Commissioner of Insurance



2022 – 2023
Annual Report of the
Commissioner of Insurance
State of Louisiana

Data compiled from Department of Insurance records and annual statements of insurers transacting business in the state of Louisiana.

FISCAL YEAR BEGINNING JULY 1, 2022
ENDING JUNE 30, 2023

Tim Temple
Commissioner of Insurance

www.lidi.la.gov
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**This report is available on the
Louisiana Department of Insurance website at
www.lidi.la.gov/annualreports.**



Mission Statement

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.

**AGENCY ORGANIZATION CHART
AS OF THE 2022 - 2023 FISCAL YEAR**

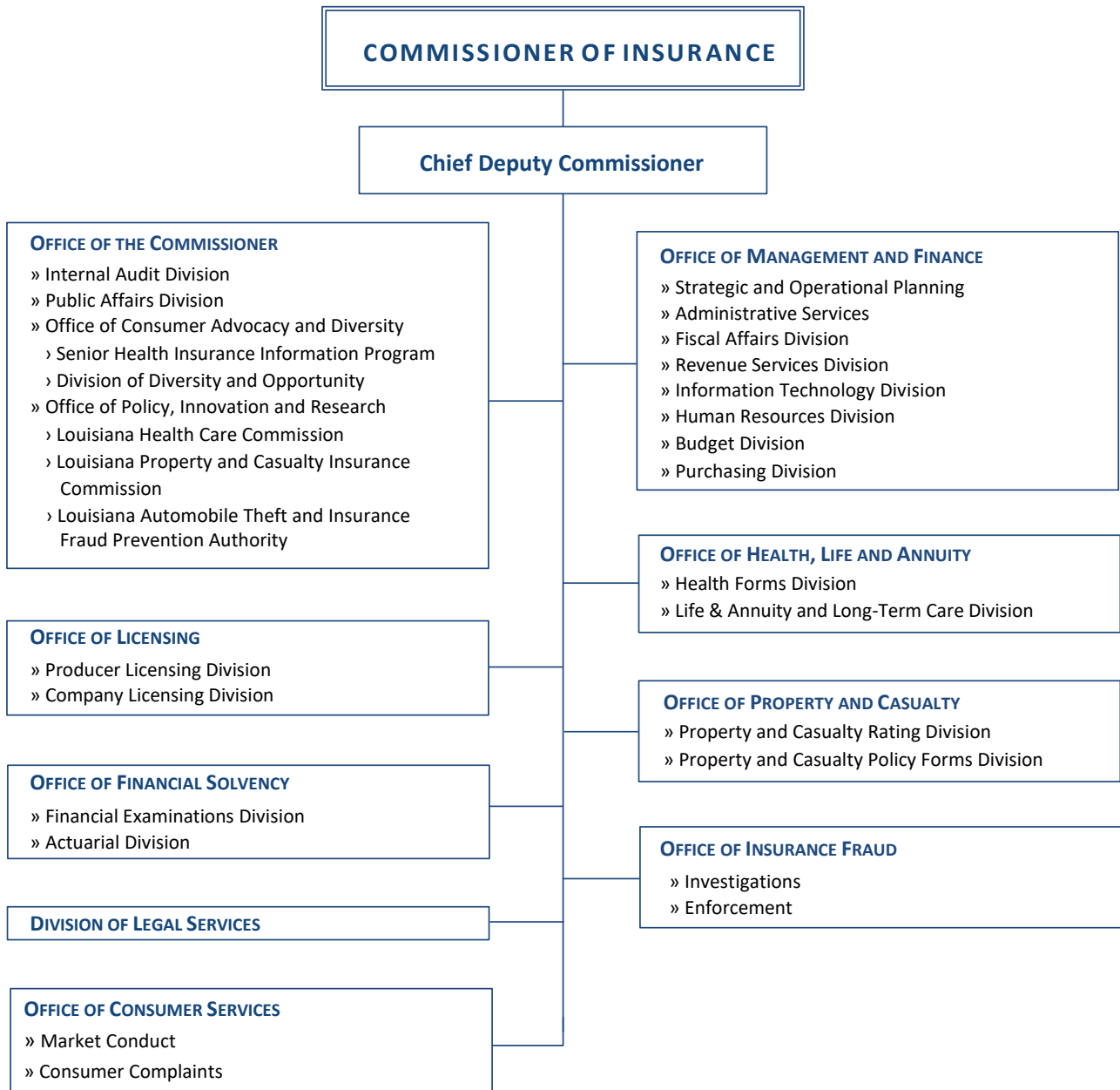


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Executive Summary

EXECUTIVE SUMMARY

The Louisiana Department of Insurance (LDI) continues to work toward its fundamental responsibilities as a regulator of making sure insurers are solvent and financially able to deliver on their contractual responsibilities while ensuring that insurers abide by the law and treat policyholders fairly. By verifying that Louisiana's insurers are financially sound, agents are knowledgeable and all regulated entities are responsive to consumers, the LDI performs an essential role in residents' lives and the state's economy.

During the 2022-2023 fiscal year, the LDI's regulatory work was at the forefront of the issues facing our state. The fallout from hurricanes Laura, Delta, Zeta and Ida continued with additional homeowners insurance company failures resulting from losses from the 2020 and 2021 hurricane seasons, issues in the Florida insurance market, and global reinsurance issues. The LDI maintained a high level of communication with constituents about managing their insurance claims while issuing communications to industry reminding insurance companies of their obligations under the Louisiana Insurance Code and working with the Louisiana Legislature to enact legislation aimed at addressing the property insurance crisis.

The LDI is the third largest revenue generator in the state behind the Department of Revenue and the Department of Public Safety. The LDI collected \$1.45 billion in premium taxes and other sources during FY2022-2023 and transferred 97.7% of it to the state general fund and other destinations. The LDI's budget for the 2022-2023 fiscal year was \$81.97 million, including \$1.195 million in federal funds. During the year, the LDI spent \$74.81 million.

The LDI's role in licensing insurers and producers is vital to ensuring insurance industry practitioners are knowledgeable, capable, financially responsible and in compliance with applicable laws. Electronic processing continues to improve the LDI's efficiency in discharging its regulatory duties. Regulation of the solvency and market conduct of insurers remains a paramount responsibility of the LDI, which evaluates insurers through in-house analysis and field examinations.

The LDI promulgates administrative provisions through its Division of Legal Services, including regulations, directives, advisory letters and bulletins. These documents are described in this report and are available on the LDI's website. The Annual Litigation Report required by [La. R.S. 36:8.1](#) is included in the Division of Legal Services chapter of this report.

The LDI's work is conducted by several other offices and divisions including the Office of Management and Finance; Office of Licensing; Office of Financial Solvency; Office of Insurance Fraud; Office of Property and Casualty; Office of Health, Life and Annuity; Office of Consumer Services; Office of Consumer Advocacy and Diversity; Office of Policy, Innovation and Research; Division of Public Affairs; and others. In-depth reporting about the activities of each of these offices and divisions can be found in this report.

The LDI serves the public and the insurance industry by responding to phone calls, public records requests and other requests through the mail and web-based systems. The LDI places a premium on public outreach and engagement.

This annual report includes historical comparisons in most tables, including three-year histories in the activities tables. It also includes links to the LDI website, which provides frequently accessed information to the public and regulated entities. This document and prior annual reports will remain accessible on the department's website at www.ldi.la.gov/annualreports.



Office of the Commissioner

OFFICE OF THE COMMISSIONER

The Louisiana Department of Insurance was reaccredited by the National Association of Insurance Commissioners in 2023.

INTERNAL AUDIT DIVISION

The purpose of the Internal Audit Division is to provide an independent, objective assurance, and consulting activity designed to add value and improve the operations of the LDI and to assist the LDI in accomplishing its objectives by bringing a systematic, disciplined approach to evaluating and improving the efficiency and effectiveness of risk management, control and governance processes.

Its mission is to provide an independent appraisal of the adequacy and effectiveness of the LDI's system of internal administrative and accounting controls and to assess the LDI's quality of performance when compared with established standards. Internal Audit also ensures that adequate controls are in place to monitor insurance industry compliance with LDI regulations.

The division aims to be a relevant, trusted internal audit program that management and staff seek out for advice prior to the development of new policies and procedures and strives to be more proactive rather than reactive by providing consulting engagements.

During Fiscal Year 2022-2023, the division completed nine audits and one consulting engagement. The division made 21 recommendations that were accepted by management to improve controls and the efficiency and effectiveness of the LDI's processes and operations.

The division's Quality Assurance and Improvement Program (QAIP) assesses the quality of the division's performance and its conformance with the Institute of Internal Auditors (IIA) Standards. As part of QAIP, the division continually monitors the quality of its work via workpaper reviews, checklists, engagement evaluations and surveys completed by stakeholders of each engagement conducted. An annual self-assessment conducted during Fiscal Year 2022-2023 found the Internal Audit Division to generally conform to the IIA Standards. The division also tracks various performance measure indicators and has met or exceeded its target performance indicators for Fiscal Year 2022-2023.

PUBLIC AFFAIRS DIVISION

The mission of the Public Affairs Division is to raise the profile of the Department of Insurance so the LDI can better enforce insurance laws and regulations, improve market conditions, create competition within the market and protect consumers.

The division's primary function is to communicate timely, accurate and relevant information to consumers, the insurance industry, the media and other stakeholders so they may be empowered to act lawfully, ethically and in their own best interests. This is accomplished through the dissemination of material such as news releases, publications, newsletters, columns and more. Information is also communicated through the LDI website, social media posts and public service announcements on television and radio. The division also manages the public email system, prepares public presentations, and arranges media interviews and speaking engagements for the commissioner.

The Public Affairs Division creates and manages public awareness projects to inform the public about the LDI's services and to encourage storm season preparedness. The division also manages public awareness campaigns for promoting the Medicare counseling services provided by the Senior Health Insurance Information Program (SHIIP) and preventing insurance fraud and vehicle theft through the Louisiana Automobile Theft and Insurance Fraud Prevention Authority.

This division produces and maintains consumer guides, which include information on purchasing homeowners, renters, health, automobile and life insurance; preparing for disasters; spotting insurance fraud; becoming a licensed producer or adjuster in Louisiana; and more.

In Fiscal Year 2022-2023, the Public Affairs Division continued to streamline processes for tracking and managing division duties. The division created a media request workflow to better manage the intake, scheduling and completion of requests for commissioner interviews and statements. This fiscal year, Public Affairs also launched an LDI employee newsletter to highlight staff accomplishments and good news, promote events and offer tips to improve productivity.

OFFICE OF CONSUMER ADVOCACY AND DIVERSITY

The Office of Consumer Advocacy and Diversity is charged with educating and assisting consumers with insurance questions and guaranteeing the rights of insurance consumers in Louisiana are upheld. The Policyholder Bill of Rights ([La.R.S. 22:41](#)) lays out certain rights an insurance policyholder has, such as prompt service from agents, policy cancellation rights and the right to file a complaint with the LDI.

The Division of Diversity and Opportunity and the Senior Health Insurance Information Program (SHIIP) are housed within the Office of Consumer Advocacy and Diversity.

Aspects of the Office of Consumer Advocacy and Diversity’s mission include responding to consumer inquiries, performing quality management audits of consumer complaints and assisting other LDI divisions. The office receives a random 10% sample of consumer complaints for internal audit review and reports any violations of rules, regulations or laws to the appropriate official, division or office of the department, which may take further action as deemed appropriate. The office also performs secondary reviews of complaint files from the Office of Consumer Services upon policyholder request.

Table 1 summarizes the inquiries and file audits handled by the Office of Consumer Advocacy and Diversity during Fiscal Year 2022-2023.

TABLE 1 **AUDITS BY COVERAGE TYPE**

<i>Category</i>	<i>Audits</i>	<i>Percent</i>
Property and Casualty	310	77.71%
Health	63	15.78%
Life, Annuity and Long-Term Care	26	6.51%
TOTALS	399	100.0%

Another mission of the office is advocating for Louisiana insurance consumers by conducting community outreach. Staff participate in events and speaking engagements across the state to provide insurance information resources and explain the services available to consumers through the Department of Insurance.

During this fiscal year, staff coordinated with organizations such as the Federal Emergency Management Agency, the U.S. Department of Housing and Urban Development and the Louisiana Housing Corporation to provide residents with disaster preparedness information. Staff found most policyholders needed help in reading and understanding their policies, knowing what questions to ask their agents and adjusters, and understanding their rights.

OFFICE OF THE COMMISSIONER
OFFICE OF CONSUMER ADVOCACY AND DIVERSITY

Table 2 summarizes the outreach activities of the Office of Consumer Advocacy and Diversity.

ACTIVITIES OF THE OFFICE OF CONSUMER ADVOCACY AND DIVERSITY				TABLE 2
THREE-YEAR HISTORY				
	<i>Fiscal Year</i> 2022-2023	<i>Fiscal Year</i> 2021-2022	<i>Fiscal Year</i> 2020-2021	
Speaking Engagements	147	85	49	
Informational Packets Distributed	4,679	8	1,064	

The office has continued virtual outreach to consumers and organizations. Staff were able to reach 6,010 attendees virtually through presentations to organizations across Louisiana.

One initiative the office was able to conduct virtually was the Homeowner’s 101 class hosted by the U.S. Department of Housing and Urban Development. These classes help first-time home buyers understand their insurance needs before they purchase a home. During the fiscal year, the office conducted 28 sessions with over 1,184 attendees. In the future, the office plans to start conducting homeowners classes specifically tailored to disaster recovery, as they are seeing an increase in requests on that topic.

The division participated in several radio events to reach a larger number of consumers in the state with information to assist with the state of the insurance industry. The events reached more than 124,000 consumers.

Looking ahead, the office aims to increase its outreach and help consumers navigate insurance issues prior to the need to file a complaint. The goal is to be of service to insurance consumers preemptively rather than reactively when a disaster strikes.

SENIOR HEALTH INSURANCE INFORMATION PROGRAM

The Senior Health Insurance Information Program's (SHIIP) mission is to empower, educate and assist Medicare-eligible individuals, their families and their caregivers through objective outreach, counseling and training. SHIIP staff help seniors understand Medicare coverage by providing free and unbiased guidance via telephone or face-to-face sessions.

Each year during Medicare Open Enrollment, SHIIP assists beneficiaries to better understand their coverage options and benefits and help them choose the plan that best fits their needs. In Fiscal Year 2022-2023, counselors experienced fewer requests for enrollment assistance. The decrease in requests may be due to a lack of significant changes to Medicare plans.

During the 2022-2023 fiscal year, the Covid-19 pandemic was still lingering. While Medicare beneficiaries continued to seek services, their encounters with large crowds and one-on-one contacts remained limited. SHIIP staff continued to educate, counsel and assist beneficiaries and returned to in-person presentations, trainings and events.

An area of continued concern is the prevalence of TV commercials featuring "older" celebrities promoting Medicare Advantage Plans with additional benefits such as food cards, transportation, vision, dental and hearing for a \$0 monthly premium. Many viewers call the number provided in the advertisement and believe they are speaking to an unbiased counselor, when in fact they are connected to a licensed agent who wants to sell them a specific product that may not be in their best interest. SHIIP receives many calls from frantic beneficiaries who realize their providers are no longer in network or worry the switch may cause them to lose their employer or retiree coverage.

Another alarming trend is the plethora of what appear to be, but are in fact not, official mailings and phone calls from the Social Security Administration and Medicare. Medicare beneficiaries respond without realizing their action facilitates the means for an agent to contact them and complete enrollment into a Medicare Advantage Plan that may negatively affect them. Automated phone calls about Medicare enrollment have become such a problem that the Centers for Medicare & Medicaid Services (CMS) has received more than 20,000 complaints since January 2021. In response, CMS formed a task force to investigate these issues, and the National Association of Insurance Commissioners (NAIC) has referred this issue to its Senior Issues Task Force. SHIIP staff both locally and nationally continue to work alongside the Senior Medicare Patrol (SMP) to educate beneficiaries to not provide unsolicited callers with their personal information and, when they do, we work to undo the hardship they may encounter.

Looking ahead, SHIIP will continue working with the Louisiana Department of Health (LDH) to complete the Medicaid Unwinding. SHIIP and LDH work hand-in-hand to assist the residents of our state. SHIIP is always looking to add new partners that can reach more Medicare beneficiaries and provide them with honest and reliable information. SHIIP will also continue to participate in training sessions that enable staff and partners to provide the highest quality service to beneficiaries.

**TABLE 3 ASSISTANCE PROVIDED TO SENIOR CITIZENS BY THE SENIOR HEALTH INSURANCE INFORMATION PROGRAM AND COUNSELORS
 THREE-YEAR HISTORY**

	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Number of Hours Logged by Counselors	5,605	6,514	9,368
Number of Seniors Receiving Services (provided via telephone, email, postal mail and face-to-face contact)	20,425	22,988	42,081
Number of Senior Health Group Presentations Provided (health fairs, senior fairs and enrollment events)	270	203	210
Number of Individuals in Attendance at Presentations	3,038	5,333	7,985
Number of Senior Health Counselor Training Sessions Conducted (virtual only)	3	3	1
Number of Persons Provided Enrollment Assistance	1,018	1,342	1,246

DIVISION OF DIVERSITY AND OPPORTUNITY

[La. R.S. 22:31\(5\)](#) Report by the Division of Diversity and Opportunity

To submit an annual report by April first of each year to the House and Senate insurance committees relative to educational and informational services made available to minorities, the number and types of inquiries, and all available relevant information from applicants and producers.

The Division of Diversity and Opportunity is legislatively charged with helping minorities and disadvantaged individuals find opportunities in the insurance industry. This is accomplished through the following means:

- Promoting the skills and training necessary to prepare for careers in insurance and creating awareness about opportunities available in the insurance industry.
- Conducting or participating in training sessions and InVest programs at 13 high schools and three colleges in Louisiana to prepare individuals for careers in insurance.
- Providing information on managing risks to small business owners, minority business owners and church leaders through participation in workshops and seminars.
- Sponsoring workshops to help those in the industry earn continuing education credits and providing one-on-one counseling to minority agents and small and minority agencies.
- Surveying insurance companies biennially to obtain statistical information on the number of minorities employed in industry-related career positions in order to develop programs that assist minorities and the disadvantaged in finding opportunities in the insurance industry.
- Helping small, minority and disadvantaged agencies win contracts with insurers by coaching them on the qualifications and requirements to obtain those contracts.
- Posting job opportunities in the insurance industry on the LDI website at www.ldi.la.gov/industry/resources-and-publications/diversity-opportunity/job-opportunities.

The Covid-19 pandemic continued to prevent the division from offering the in-person InVest Program to high school and college students, but virtual platforms allowed the division to expand on other projects such as continuing education and risk management workshops. Attendance for these virtual events increased outreach tremendously as more organizations requested the easier-to-conduct virtual events, and more people were able to participate without the travel required for in-person events.

Diversity and Opportunity accomplishments this fiscal year include:

- Conducted two virtual continuing education agent workshops.
- Responded to 44 inquiries, five of which were requests for assistance obtaining standard contracts with standard insurers.
- Participated in 32 workshops and seminars throughout Louisiana to provide students and consumers with information on educational and employment opportunities within the insurance industry.
- Worked with the Eighth Episcopal District of the African Methodist Episcopal Church (consists of approximately 115 churches in Louisiana and their congregations) to distribute information created by the division and assist them in obtaining proper insurance coverage for the church and for underinsured and uninsured congregations.

OFFICE OF THE COMMISSIONER
OFFICE OF CONSUMER ADVOCACY AND DIVERSITY

- Distributed consumer guides at a variety of events including legislative town hall meetings, community events and church conferences. The division also participated in workshops and seminars with presentations titled Managing Risk for Your Business and Managing Risk for Your Place of Worship.

ACTIVITIES OF THE DIVISION OF DIVERSITY AND OPPORTUNITY TABLE 4
THREE-YEAR HISTORY

	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Agents/Agencies Assisted	20	15	17
Consumer/Producer Complaints/General Information Cases Handled	69	69	54
Complaints Referred to Consumer Services	5	7	9
Trainings/Seminars Conducted	32	39	34
Trainings/Seminar Attendees	816	1,541	1,218
Business Plan Assistance	1	1	1
Company Positions Posted	0	5	4
Industry Jobs Obtained From Postings	0	1	0
Agents Assisted With Obtaining Contracts	0	2	7
Students Who Completed InVest Program	0	0	0

There are several areas where Diversity and Opportunity staff would like to see improvement. A main concern is the lack of insurance literacy among the Louisiana population. In an effort to remedy this situation, the division will continue to provide resources and programs to educate small business owners and church leaders about managing risks with proper insurance products and coverage.

Another area of concern is the lack of opportunities for minority agents to obtain lucrative contracts with standard companies. Minority agents are as experienced and knowledgeable as other agents but have not historically been given access to larger companies that offer more competitive rates, limiting their ability to grow and expand their agencies. The problem stems from companies entering the market and either contracting with managing general agents (MGAs) or large agencies in the area. Also, some requirements, such as a certain amount of premium volume needed to obtain a contract, are too stringent to allow small agencies to qualify. The division will continue to encourage companies to provide more opportunities for small and minority agents to obtain contracts. The division will also continue to work with faculty and staff at the University of Louisiana at Lafayette, University of Louisiana at Monroe and Southern University System to promote their insurance programs.

OFFICE OF POLICY, INNOVATION AND RESEARCH

[Act 159](#) of the 2022 Regular Legislative Session created the new Office of Policy, Innovation and Research within the Department of Insurance. This new office will engage in thought-leading research and development of policy proposals and prepare proposals for legislation, rules and regulations, and other administrative actions. It will also monitor the activities of other organizations and government agencies that affect insurance regulation and business practices.

The office will be the liaison to the National Association of Insurance Commissioners (NAIC), Interstate Insurance Product Regulation Commission (IIPRC) and International Association of Insurance Supervisors (IAIS). Staff will provide support to the three LDI boards and commissions that will now be housed under this office, which are the Louisiana Health Care Commission, Louisiana Property and Casualty Insurance Commission, and Louisiana Automobile Theft and Insurance Fraud Prevention Authority.

LOUISIANA HEALTH CARE COMMISSION

The Louisiana Health Care Commission was created by law in 1992. Statutory authority and membership of the commission are contained in [La. R.S. 22:2161](#). It is a 47-member advisory board that undertakes comprehensive review of complex health care issues facing Louisiana. Through a broad perspective, the commission studies the issues affecting the availability, affordability and delivery of quality health care in Louisiana. The commission is also tasked with examining national health care reform initiatives.

MEETINGS AND 2022-2023 FISCAL YEAR

The commission holds quarterly public meetings each year and encourages anyone interested in learning about state and national health care issues to attend and provide feedback. The commission is composed of a diverse group of individuals who bring a variety of perspectives to the discussions. Members represent the views of providers, insurance companies, agents, consumers, regulators and volunteer groups.

This fiscal year, the commission held meetings on Aug. 11, 2022; Nov. 17, 2022 and Feb. 24, 2023.

In these meetings, experts provided updates on telephone and television solicitation of Medicare Advantage plans, individual health insurance market drivers in 2023, provider shortages and the effect on access to care, among other things. The commission also created subcommittees to address affordability and rising health care costs, as well as availability and access to health care.

More information and meeting minutes can be found at www.lidi.la.gov/consumers/boards-commissions/health-care-commission/lhcc-meetings.

LDI ANNUAL CONFERENCE

The LDI held its annual conference in conjunction with the Louisiana Health Care Commission, Louisiana Property and Casualty Insurance Commission and Louisiana Automobile Theft and Insurance Fraud Prevention Authority. The conference was held on March 27 and 28, 2023, at the Crowne Plaza Executive Center in Baton Rouge.

Leading insurance experts, as well as state and national policymakers, filled the two-day agenda, providing over 400 attendees with the opportunity to participate in nearly 20 breakout sessions.

Topics addressed at the conference include: a preview of the 2023 Louisiana Legislative Session, federal updates from the NAIC, health care cost transparency and contractor fraud, a review of the benefits of FORTIFIED building standards, the impact of distracted driving on insurance premiums, and more.

LOUISIANA PROPERTY AND CASUALTY INSURANCE COMMISSION

The Louisiana Property and Casualty Insurance Commission (LPCIC) studies property and casualty insurance issues to find ways to make insurance more affordable and available. The commission originated to study auto insurance issues but has expanded to include all property and casualty insurance. It has 28 members composed of representatives from state government, law enforcement and the insurance industry. The Louisiana Legislature created the commission with the following mission:

- The commission shall review and examine the availability and affordability of property and casualty insurance in the state of Louisiana.
- The commission shall undertake a comprehensive study and provide oversight and enforcement recommendations of the effectiveness of law enforcement and implementation of programs aimed at enforcement throughout the state of those laws and programs which affect automobile insurance rates.

During the 2022-2023 fiscal year, the LPCIC met to study trends in the insurance market. Some of the issues reviewed were:

STATE OF THE AUTOMOBILE INSURANCE MARKET

- Our competitive, voluntary market faces capacity and affordability issues, the severity of rate loss, and increased cost due to inflation.
- Louisiana has high rates of attorney representation in claims.
- Supply chain issues contribute to an increase of rental reimbursement severity.
- Supply chain issues increase costs and delay average repair time.
- Computerized and high technology components in newer vehicles increase cost of repairs.
- Parishes in the Greater New Orleans and Baton Rouge areas continue to pay highest rates.
- In 2022, Louisiana ranked second highest in combined average cost of insurance at \$3,128.

STATE OF THE HOMEOWNERS INSURANCE MARKET

- Residual market share of Louisiana Citizens (History) *Source: LDI Actuarial*
 - At the time Katrina hit - 119,000 policies
 - At the highpoint in 2007-2008 - 173,000 policies
 - In August 2020 - 38,000
 - In August 2021 - 36,000
 - In September 2022 - 120,974
 - In February 2023 - 125,956
- The competitive voluntary market faces challenges from reduced capacity and affordability, rate loss severity, and the inadequacies created by inflation. The natural disasters of 2020-2021 have further stressed the market.
- The Insure Louisiana Incentive Program is underway. The program was designed to encourage insurers to write new business in the most affected parishes.
- Citizens market share remains above normal levels at 125,956 policies or 20% of the market.
- Global disasters and general economic conditions have reduced global reinsurance capacity and contributed to dramatic rise in reinsurance premiums.
- Average cost of homeowners insurance for \$250,000 in dwelling coverage in March 2023 was \$1,992 or 3.27% of median household income. *Source: Forbes Advisor*
- Average cost of homeowners insurance for \$250,000 in dwelling coverage throughout the United States is \$1,428 per year. *Source: Forbes Advisor*

STATE OF THE WORKERS COMPENSATION INSURANCE MARKET

- Market remains competitive.
- The annual loss cost filing of the National Council on Compensation Insurance (NCCI) for a 12.2% reduction in workers' compensation rates was approved.
- The decrease, which takes effect May 1, 2023, continues the downward trend experienced in nine of the last 10 years.
- Workers' compensation rates have dipped dramatically over the past two decades, with a combined decrease of 35% over the past five years, 47% over the past 10 years and 63% over the past 20 years.
- The total Louisiana workers' compensation insurance market in 2022 is estimated to have about \$850 million in written premium. Louisiana has a record 251 companies writing workers' compensation insurance in our state.
- Claim frequency has been in decline since 2010, with 2020 recording the lowest level since 2006.
- Average Medical Claim Severity in Louisiana has remained stable, without significant change, since 2006. Based on NCCI's financial data through Dec. 31, 2021 for lost-time claims at current benefit level. *Source: NCCI*

LEGISLATIVE RECOMMENDATIONS FOR 2023

1. Strengthen Louisiana Building Codes

The LPCIC maintains the position that the Louisiana State Uniform Construction Code (LSUCC) remain current with regular updates based on national and international standards. The LPCIC recommends that the legislature incorporate the complete Insurance Institute for Business and Home Safety (IBHS) FORTIFIED standard into the LSUCC.

2. Louisiana Fortify Homes Program

[Act 554](#) of the 2022 Regular Session created the Louisiana Fortify Homes Program, but no funding was made available. The program would provide financial grants to homeowners to assist in the cost of roof replacement to the FORTIFIED Roof standard. The LPCIC recommends that the legislature approve funding for the Louisiana Fortify Homes Program.

3. FORTIFIED Roof Endorsement

Alabama enacted legislation in 2019 to require homeowners insurers to offer an endorsement to insurance policies that would replace a roof, if required by damage caused by a covered peril, with a FORTIFIED roof. The LPCIC recommends that the legislature enact a requirement for homeowners insurers to offer an endorsement that would upgrade a roof to the FORTIFIED Roof standard in the event that replacement is necessary due to a covered peril.

4. Assignment of Benefits

Situations in which owners are being solicited to assign policy benefits to a third party has been exploited by bad actors to manipulate the claims process to their benefit. An inflated cost of claims has been the result. Law firms have filed suit with insurers without the knowledge or consent of the homeowner. The LPCIC recommends the prohibition of the assignment of benefits from residential or commercial property insurance policies, except in limited circumstances.

The LPCIC submits a detailed annual report to the governor, commissioner of insurance and legislature. The LPCIC is authorized under [La. R.S. 22:2171](#).

Louisiana Automobile Theft and Insurance Fraud Prevention Authority

The board of directors of the Louisiana Automobile Theft and Insurance Fraud Prevention Authority (LATIFPA) creates and executes programs to reduce auto theft and insurance fraud in Louisiana. The director and staff create partnerships with law enforcement agencies, state and local prosecutors, educators, and public awareness advocates to address the problems of auto theft and insurance fraud. LATIFPA's 11-member board of directors includes private citizens, legislators and representatives from various state agencies. LATIFPA was created by the Legislature under [La. R.S. 22:2131](#) and operates under a special fund created by [La. R.S. 22:2134](#).

LATIFPA's law enforcement initiatives assist agencies with grant funding to increase efficiency in their vehicle theft and burglary prevention activities. LATIFPA has granted License Plate Readers (LPRs) to 23 state, parish, city and university police departments statewide. In Fiscal Year 2022-2023, the LATIFPA LPR program produced 23,643,750 combined plate scans, combined vehicle recovery values of \$321,122 and combined arrests of 31 suspects. LATIFPA continues to receive strong and positive results from law enforcement agencies in response to the LPR program.

OFFICE OF THE COMMISSIONER
OFFICE OF POLICY, INNOVATION AND RESEARCH

According to the National Insurance Crime Bureau (NICB), the insurance industry's nonprofit association dedicated to preventing and combating insurance crime and a significant partner with LATIFPA in a Cooperative Endeavor Agreement focusing on automobile theft prevention, nearly 500,000 vehicles were reported stolen nationwide in the first half of 2023. This is an increase of more than 2% compared to the first half of 2022. Louisiana ranked 14th in the nation with 13,638 automobile thefts reported.

In response to national, state and local law enforcement and community concerns, LATIFPA has introduced a demonstration initiative to assist in the reduction of catalytic converter thefts in Louisiana. The goal is to implement catalytic converter identification kit programs administered by law enforcement agencies, retail muffler shops and repair shops. Consumers are encouraged to install anti-theft devices and park in secure, lighted areas whenever possible.

In Fiscal Year 2022-2023, LATIFPA's public awareness events and education initiatives returned to pre-pandemic levels. LATIFPA participated in 43 community/senior events as a speaker and/or exhibitor providing information on automobile theft and insurance fraud to 15,408 attendees. LATIFPA also participated in two abbreviated school events in the state impacting 27 high schools and engaging 2,972 students, teachers and parents, providing information on automobile theft, insurance fraud prevention and guides on auto insurance for teens and young adults.

Over the next year, LATIFPA will prioritize public awareness campaigns to emphasize auto burglaries, catalytic converter theft, contractor fraud and disaster preparedness. The authority will expand the License Plate Recognition program with updated LPR wireless solar cameras using cloud-based storage and identify new technology to assist law enforcement in reducing and solving automobile theft and insurance fraud-related crimes. According to the FBI, non-health related fraud alone totals over \$40 billion annually. The Coalition Against Insurance Fraud has estimated that in 2023, fraud has impacted the American public to the sum of \$300 billion dollars.

HELPFUL LINKS

Sign up for updates from the LDI, www.lidi.la.gov/subscriptions/email-notification-request.

The interactive Shop Your Rates: Automobile and Homeowners Insurance Rate Comparison Guides, www.lidi.la.gov/online-services/shop-your-rates, allow consumers to view sample rates for different areas of the state.

LDI's YouTube channel, www.youtube.com/user/LAInsuranceDept, allows viewers to watch informational videos on insurance topics.

The Consumer Advocacy and Medicare Update newsletter, www.lidi.la.gov/consumers/resources-publications/consumer-advocacy/newsletters, spotlights issues of interest to consumers.

A list of upcoming LDI meetings, including Office of Consumer Advocacy and Diversity and SHIIP presentations, can be found at www.lidi.la.gov/events. This page also contains a link to regulatory public hearings.

For information about the Louisiana Fortify Homes Program, www.lidi.la.gov/fortifyhomes.

For more information about the Louisiana Health Care Commission, www.lidi.la.gov/consumers/boards-commissions/health-care-commission.

Health Care Resources for the Uninsured brochures, www.lidi.la.gov/healthuninsured. Brochures created by the Louisiana Health Care Commission Access to Care Subcommittee that contain health care resources for the uninsured and underinsured populations of Louisiana.

For more information about the Louisiana Property and Casualty Insurance Commission, www.lidi.la.gov/consumers/boards-commissions/lpcic.

For more information about the Louisiana Automobile Theft and Insurance Fraud Prevention Authority, www.lidi.la.gov/latifpa.

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Office of Management and Finance

OFFICE OF MANAGEMENT AND FINANCE

The Office of Management and Finance oversees the day-to-day operations of the LDI to make sure employees have the facilities, supplies and services they need to perform their duties effectively and efficiently and that the LDI follows laws and best practices in managing its finances, operations and assets. It is the LDI's largest office with 39 full-time employees and three student workers.

The Office of Management and Finance has eight divisions: Strategic and Operational Planning, Fiscal Affairs Division, Revenue Services Division, Budget Division, Purchasing Division, Human Resources Division, Information Technology (IT) Division, and Administrative Services.

The LDI is the third-largest revenue generator in the state behind the Department of Revenue and the Department of Public Safety. The LDI collected \$1.45 billion in premium taxes and other sources during Fiscal Year 2022-2023 and transferred 97.7% of this revenue to the state treasurer for distribution to the State General Fund and other dedicated funds and/or entities. The LDI's budget for the 2022-2023 fiscal year was \$81.97 million, including \$1.195 million in federal funds and \$45 million for the Insure Louisiana Incentive Program. During the year, the LDI spent \$74.81 million of which \$32.96 million was spent on its operations and \$41.85 million was distributed as matching capital grant funds to qualified property insurance companies through the Insure Louisiana Incentive Program.

STRATEGIC AND OPERATIONAL PLANNING

Strategic and Operational Planning has drafted the annual operations plan and managed planning and performance efforts since they were mandated by the Louisiana Legislature in 1997. Strategic and Operational Planning assesses progress toward the LDI's goals and objectives by monitoring 33 key performance measures each quarter, tracking 12 supporting performance indicators twice a year and reporting general performance in 95 areas. The LDI's performance and other activity information can be found at www.doa.la.gov/Pages/opb/lapas/login.aspx#View.

Strategic and Operational Planning also collects information for legislative fiscal notes and writes economic and family impact statements for all rules promulgated by the LDI. During the 2023 Regular Legislative Session, the office provided information to the Legislative Fiscal Office for its development of 21 fiscal notes.

FISCAL AFFAIRS DIVISION

The Fiscal Affairs Division manages and protects the Department of Insurance's real and monetary assets. It is responsible for travel, accounts payable and accounts receivable.

In Fiscal Year 2022-2023, revenue collections at the LDI totaled \$1.451 billion, a 14.8% increase from the previous year. Revenues grew because of growth in premium tax collections.

The LDI serves as a collection agent for many other entities and distributes money to both the State General Fund and dedicated programs. In Fiscal Year 2022-2023, the LDI transferred \$1.398 billion to the state treasury and specific programs, an increase of 15.6% over the previous year. This money from insurance premium taxes, insurance rating assessments and most of the insurance fraud assessment represents 96.4% of the resources the LDI collects. It is not used to finance the department's operations.

Only 3.6% of the revenue collected by the LDI, or \$52.5 million, was available to finance the operations of the LDI. Receipts from regulatory fees; the Health Insurance Portability and Accountability Act (HIPAA) Assessment; federal grants for the Senior Health Insurance Information Program; \$721,168 of the Insurance Fraud Assessment; and funds from the Louisiana Automobile Theft and Insurance Fraud Prevention Authority covered the costs of the work of the LDI.

The actual spending of the LDI is much lower. The LDI's budgetary authority from the legislature for the 2022-2023 fiscal year was \$81.9 million. In Fiscal Year 2022-2023, the LDI spent \$74.8 million. These amounts include \$45 million in pass through funding for the Insure Louisiana Incentive Program.

Collected revenue that is above the LDI's budget authority and any unspent funds at the end of the year revert to the general fund.

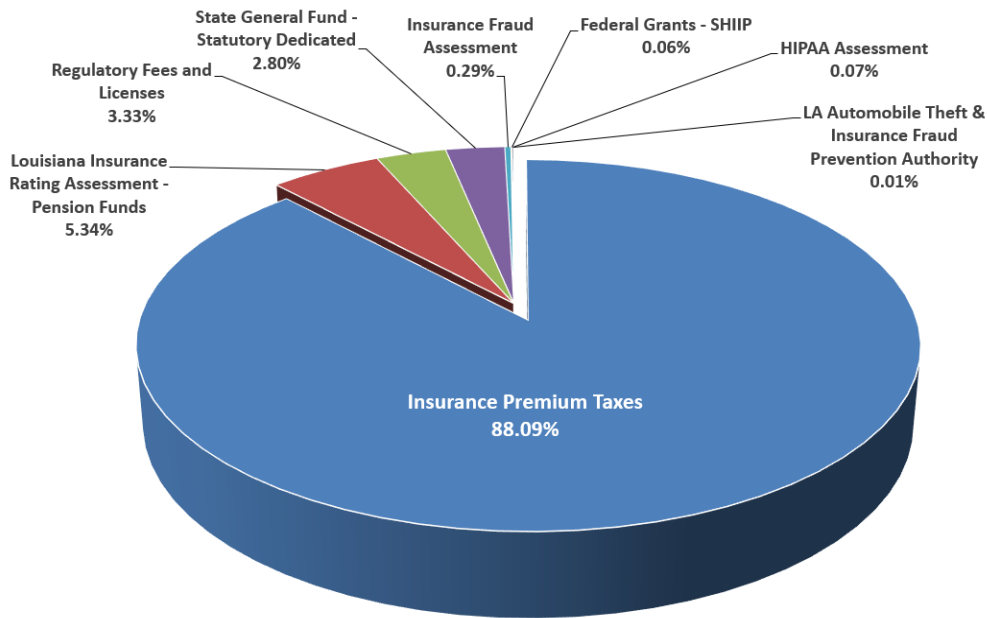
DEPARTMENT FUND SOURCES

The LDI receives money from a variety of sources. Of the \$1.493 billion the LDI received, 88.1%, or \$1.315 billion, came from premium taxes. In the most recent fiscal year, the LDI also collected \$79.6 million in rating assessments for pension funds, \$49.6 million in regulatory fees and licenses, and \$41.8 million in State General Fund - Statutory Dedicated funds. The LDI also collected \$4.4 million in the Insurance Fraud Assessment, which excludes \$187,000 that was transferred to the Louisiana Automobile Theft and Insurance Fraud Prevention Authority Fund.

For an overview of the major categories of funds received by the LDI and where they come from, see Chart 1 and Table 5 on page 22.

OFFICE OF MANAGEMENT AND FINANCE
FISCAL AFFAIRS DIVISION

CHART 1 TOTAL FISCAL YEAR 2022-2023 DEPARTMENT FUND SOURCES



TOTAL DEPARTMENT FUND SOURCES TABLE 5
TWO-YEAR HISTORY

	<i>Fiscal Year 2022-2023</i>		<i>Fiscal Year 2021-2022</i>	
Insurance Premium Taxes	88.09%	\$1,315,155,041.76	89.16%	\$1,126,973,246.75
Louisiana Insurance Rating Assessment - Pension Funds	5.34%	79,656,887.60	6.10%	77,115,239.22
Regulatory Fees and Licenses	3.33%	49,682,780.11	4.09%	51,709,017.40
State General Fund - Statutory Dedicated	2.8%	41,850,000.00	0%	0.00
Insurance Fraud Assessment	0.29%	4,383,800.55	0.51%	6,415,524.54
Federal Grants	0.06%	904,253.19	0.05%	575,267.07
Health Information Portability and Accountability Act (HIPAA) Assessment	0.07%	1,057,613.37	0.07%	883,875.06
Income Not Available*	0.0%	39,193.99	0%	74,210.12
Louisiana Automobile Theft and Insurance Fraud Prevention Authority	0.01%	187,528.00	0.02%	187,173.00
TOTALS	100.0%	\$1,492,917,098.57	100.0%	\$1,263,933,553.16

*Income Not Available consists of collections by the department which cannot be expended. These State General Fund collections include the sale of surplus property, prior year accounts receivable collections, etc.

DEPARTMENT COLLECTION OF FUNDS

The LDI acts as a collection agent for a variety of state programs and entities. This section of the annual report provides greater detail about how the money is used.

The LDI collected \$1.451 billion in Fiscal Year 2022-2023. The majority of funds collected by the department were deposited into the state Department of Treasury for use as general funds. Other funds were distributed to dedicated programs.

Of this money, \$1.315 billion was classified as state general funds, including \$1.315 billion in premium taxes, with the largest portion of the tax collections coming from the Medicaid-Healthy Louisiana Program at \$727 million.

The remaining \$136.1 million collected by the LDI went to dedicated programs, including various law enforcement and firefighter retirement programs, which received \$76.9 million, and the Municipal Fire and Police Civil Service, which received \$2.7 million.

The collection of regulatory fees, federal grants and statutory dedicated funds totaled almost \$52.5 million. As previously stated, this money is used to finance the operations of the LDI.

Proceeds from the Insurance Fraud Assessment are divided among the Department of Public Safety (75%), Department of Justice (15%) and Department of Insurance (10%). Prior to making these allocations, the commissioner of insurance is authorized to withhold the sum of \$30,000 to defray the cost of collecting the assessment and withhold \$187,000 to fund the Louisiana Automobile Theft and Insurance Fraud Prevention Authority in accordance with [La. R.S. 40:1428\(A\)\(4\)\(a\)](#).

For more detail about where money the LDI collects goes, see Chart 2 and Table 6 on page 24. More detail is available in Appendix H on page 103.

Table 7 on page 25 contains a statement of revenues and expenditures at the LDI.

CHART 2 TOTAL FISCAL YEAR 2022-2023 DEPARTMENT COLLECTION OF FUNDS

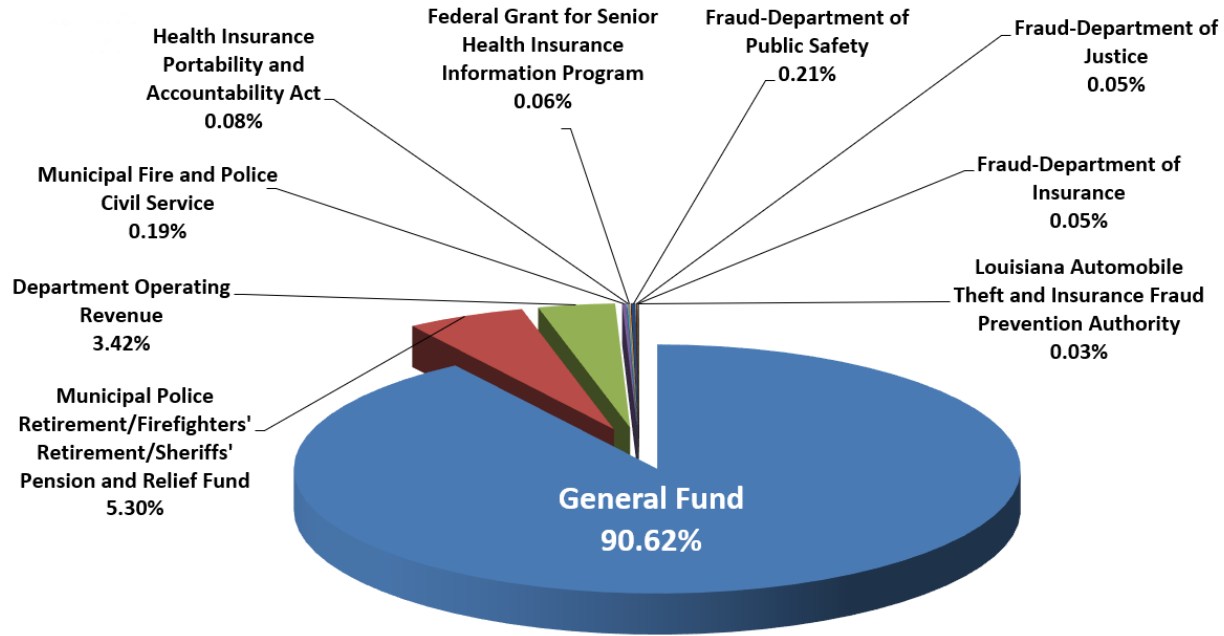


TABLE 6 TOTAL DEPARTMENT COLLECTION OF FUNDS TWO-YEAR HISTORY

	Fiscal Year 2022-2023		Fiscal Year 2021-2022	
General Fund	90.62%	\$1,315,194,235.75	89.14%	\$1,127,047,456.87
Municipal Police Retirement/Firefighters' Retirement/Sheriffs' Pension and Relief Fund	5.30%	76,910,098.32	5.89%	74,456,004.07
Department Operating Revenue	3.42%	49,682,780.11	4.09%	51,709,017.40
Municipal Fire and Police Civil Service	0.19%	2,746,789.28	0.21%	2,659,235.15
Health Insurance Portability and Accountability Act	0.08%	1,141,074.02	0.08%	1,047,199.05
Federal Grant for the Senior Health Insurance Information Program	0.06%	904,253.19	0.05%	575,267.07
Fraud Assessment: Department of Public Safety	0.21%	3,011,996.10	0.40%	5,082,836.57
Fraud Assessment: Department of Justice	0.05%	650,635.71	0.05%	623,416.21
Fraud Assessment: Department of Insurance	0.05%	721,706.77	0.06%	709,272.59
Louisiana Automobile Theft and Insurance Fraud Prevention Authority	0.03%	379,458.34	0.03%	393,569.29
TOTALS*	100%	\$1,451,343,027.59	100.0%	\$1,264,303,274.27

*Total includes \$275,929.02 of Carry Forward funds from Fiscal Year 2021-2022 (this figure is composed of \$538.03 of Fraud - Carry Forward funds; \$191,930.34 of Louisiana Automobile Theft and Insurance Fraud Prevention Authority - Carry Forward funds; and \$83,460.65 of Health Information Portability and Accountability Act - Carry Forward funds). Total does not include State General Fund - Statutory Dedicated pass through funding (\$41.8 million) for the Insure Louisiana Incentive Program.

STATEMENT OF FISCAL YEAR 2022-2023 REVENUES AND EXPENDITURES

TABLE 7

<i>Revenues</i>	
Insurance Premium Taxes	\$1,315,155,041.76
Louisiana Insurance Rating Assessment - Pension Fund	79,656,887.60
Regulatory Fees	49,682,780.11
State General Fund - Statutory Dedicated (Insure Louisiana Incentive Program)	41,850,000.00
Insurance Fraud Assessment	4,383,800.55
Fraud - Carry Forward From Fiscal Year 2021-2022	538.03
Health Insurance Portability and Accountability Act Assessment	1,057,613.37
Health Insurance Portability and Accountability Act - Carry Forward From Fiscal Year 2021-2022	83,460.65
Louisiana Automobile Theft and Insurance Fraud Prevention Authority	187,528.00
Louisiana Automobile Theft and Insurance Fraud Prevention Authority - Carry Forward From Fiscal Year 2021-2022	191,930.34
Federal Grant - Senior Health Insurance Information Program	904,253.19
Income Not Available	39,193.99
Total Revenues	\$1,493,193,027.59
<i>Expenditures</i>	
Personal Services	\$24,649,673.60
Travel	176,834.60
Operating Services	2,519,816.02
Supplies	252,122.47
Professional Services	2,616,839.36
Other Charges	42,020,153.35
Capital Outlay	642,364.73
Interagency Transfers	1,933,249.95
Total Expenditures	\$74,811,054.08
<i>Transfer Out</i>	
General Fund:	
Premium Taxes	\$588,106,430.66
Income Not Available	39,193.99
Medicaid-Healthy Louisiana Program ¹	727,048,611.10
Reversion to General Fund	19,518,324.79
Municipal Police Retirement/Firefighters' Retirement/Sheriffs' Pension and Relief Fund	76,910,098.32
Municipal Fire and Police Civil Service	2,746,789.28
Insurance Fraud Assessment:	
Department of Public Safety	3,011,996.10
Department of Justice	650,635.71
Total Transfer Out	\$1,418,032,079.95
<i>Funds Carried Forward Into Fiscal Year 2023-2024</i>	
Insurance Fraud Assessment	\$5,566.77
Health Insurance Portability and Accountability Act	135,022.09
Louisiana Automobile Theft and Insurance Fraud Prevention Authority	209,304.99
Total Funds Carried Forward	\$349,893.85

¹Funds are paid quarterly to the Louisiana Department of Insurance as part of the companies' premium taxes. The funds are then audited for accuracy and transferred directly to the Louisiana Department of Health via the State.

REVENUE SERVICES DIVISION

The Revenue Services Division is responsible for enforcing all tax-related statutes of [Title 22](#) (the Louisiana Insurance Code) and creating receipts and images of all revenues received by the LDI through fees, fines, premium taxes, penalties and assessments. A major function of the division is the collection and classification of taxes and penalties from licensed insurance companies and surplus lines producers. In addition, this division is responsible for the collection and classification of annual fees for admitted and approved unauthorized insurers.

For the calendar year ending Dec. 31, 2022, the division collected \$1.059 billion in taxes from licensed insurers and \$127.3 million in taxes from surplus lines producers.

For a detailed schedule of fees and amounts collected, see Appendix H on page 103.

The division is also responsible for compiling, sorting and distributing premium data to parishes and municipalities for tax reconciliation purposes.

The Revenue Services Division is responsible for the allocation of all revenue except producer licensing fees and for classifying all statutory deposits, receipts and fines. The division also invoices, collects and classifies the annual Louisiana Insurance Rating Assessment, Insurance Fraud Assessment, and Health Insurance Portability and Accountability Act (HIPAA) Assessment.

All revenue is received in accordance with state laws and regulations in conjunction with department policies and procedures. It is the responsibility of the division to process and collect all revenue in a timely manner, process any associated documentation, and audit all forms related to assessments for accuracy and invoice notification.

The Louisiana Legislature, insurance companies, brokers, producers, and the LDI Office of Property and Casualty use the data and reports prepared by the division. Data collected by the Revenue Services Division form the basis for assessments made by the commissioner of insurance.

Each year, the division collects the Louisiana Insurance Rating and Insurance Fraud assessments. The Louisiana Insurance Rating Assessment is based on the premium written by each admitted property and casualty company. Only premiums for rate-regulated lines of business are included in this assessment. The Insurance Fraud Assessment is based on premium written by each admitted property and casualty company and 50% of premium written by each accident and health company to pay the cost of investigation, enforcement, and prosecution of insurance fraud and anti-fraud education in the state. The Louisiana Insurance Rating Assessment in 2022 was 0.00725% of 2021 premiums. As such, the Louisiana Insurance Rating Assessment was \$81.2 million based on \$11.2 billion in premiums, with no credits allowed to domestic or foreign insurers. Premium taxes are calculated on premiums written during the calendar year.

The Insurance Fraud Assessment in 2022 was 0.000375% of 2021 premiums. As such, the Insurance Fraud Assessment was \$7.6 million based on \$12.1 billion in property and casualty premiums and \$8.1 billion in accident and health premiums.

HISTORICAL DATA

The following schedules aggregate three years of historical data on a calendar-year basis.

\$

REVENUE SERVICES
THREE-YEAR HISTORY BY CATEGORY BY CALENDAR YEAR

TABLE 8

<i>Life, Accident and Health Companies (Including HDMI)</i>			
<i>Year</i>	<i>Gross Premiums</i>	<i>Gross Tax¹</i>	<i>Net Tax²</i>
2022	\$7,041,751,999	\$158,491,440	\$108,912,256
2021	6,769,720,676	152,368,995	105,488,094
2020	6,578,098,287	148,059,570	100,077,048
<i>Fire and Casualty Companies</i>			
2022	13,608,763,135	405,506,805	271,996,814
2021	12,633,817,703	376,184,865	270,782,816
2020	11,616,193,534	345,790,685	254,356,838
<i>Health Maintenance Organizations</i>			
2022	13,768,663,343	757,276,764	672,882,224
2021	11,700,213,676	643,511,892	588,724,027
2020	10,801,257,914	594,069,325	510,940,696
<i>Title Companies</i>			
2022	220,979,579	6,634,095	4,677,679
2021	255,263,493	7,661,895	5,552,719
2020	203,960,592	6,122,825	4,485,324
<i>Surplus Lines Producers</i>			
2022	2,624,935,910	127,309,392	127,309,392
2021	2,190,604,634	106,244,267	106,244,267
2020	1,825,916,118	88,556,885	88,556,885
TOTALS			
2022	\$37,265,093,966	\$1,455,218,496	\$1,185,778,365
2021	\$33,549,620,182	\$1,285,971,914	\$1,046,791,923
2020	\$31,025,464,444	\$1,182,599,289	\$858,416,790

¹Gross Tax is before statutorily authorized credits.

²Net Tax is after credits and represents actual collections.

BUDGET DIVISION

The Budget Division is responsible for managing the department's appropriation by compiling the necessary information for budget development and projections and for monitoring budget changes through expenditures, revenue collections, passage of new legislation and mid-year budget adjustments.

The LDI's budget for the 2022-2023 fiscal year was \$81.97 million, including \$1.19 million in federal funds. This budget was an increase of 133.85% from the previous year because of continuation level adjustments associated with salaries and related benefits that included funding for an additional 27th pay period and pass through funding for the Insure Louisiana Incentive Program. Additional budget authority was granted to the LDI through mid-year budget adjustments in the amount of \$165,000 for the acceptance of private grant funds associated with the Louisiana Fortify Homes Program and \$45 million from the general fund for distribution through the Insure Louisiana Incentive Program.

During the year, the LDI spent \$74.81 million, a 137.44% increase from the previous year, mainly because of increases in the cost of benefits such as payroll, pension and retirement expenses; additional expenditures associated with claims handling and market conduct examinations; and \$41.85 million that was expended through the Insure Louisiana Incentive Program.

The LDI's biggest expenditure, not including the Insure Louisiana Incentive Program, was staff at \$32.95 million, followed by professional services at \$3.5 million. The LDI had \$7.16 million left over as unexpended budget authority, of which \$3.44 million in cash reverted to the State General Fund. The remaining \$3.72 million of unexpended budget authority is associated with the Insure Louisiana Incentive Program (\$3.15 million), statutory dedicated funds (\$277,000) and federal funds (\$291,000) and is not carried forward into Fiscal Year 2023-2024. Any unused cash in the statutory dedicated funds remains in the funds as balances for use in the ensuing fiscal year. The expenditure of federal funds is limited to the grant year/fiscal year. Any unused federal funds are only available for use in the ensuing grant year/fiscal year if carry forward approval has been granted by the federal government.

Travel expenditures increased significantly by 35.71% as more outreach events and conferences transitioned from virtual to in-person meetings.

PURCHASING DIVISION

The Purchasing Division procures, maintains, and distributes supplies; works closely with the Office of State Procurement in the management of requests for proposals (RFPs); and manages professional services contracts in keeping with state laws and regulations.

HUMAN RESOURCES DIVISION

Human Resources (HR) handles all personnel-related matters for the LDI, including hiring, benefits, payroll, grievances and appeals, workers' compensation and safety programs, and compliance with Civil Service rules and regulations.

As of June 30, 2023, the LDI had 224 total employees. Of this total, there were 191 classified employees, 27 unclassified employees and six students. In Fiscal Year 2022-2023, 160 personnel actions were processed, including new hires, separations, promotions, reallocations and more.

INFORMATION TECHNOLOGY DIVISION

The Information Technology (IT) Division provides technology support to all offices in the Department of Insurance using a mix of LDI staff and professional services contractors so department employees can work effectively and efficiently, and so regulated entities can interact electronically with department divisions in an efficient and secure manner.

The IT Division completed 5,870 service requests from users during Fiscal Year 2022-2023. These service requests range from minor problems with personal computers to new required functionality for department-developed application systems.

In Fiscal Year 2022-2023, a significant initiative was the establishment of the Louisiana Fortify Homes Program (LFHP). This intricate and tailored program was compelled by [Act 554](#) of the 2022 Regular Legislative Session, which authorizes grants of up to \$10,000 to homeowners for the purpose of enhancing their roofs in accordance with the standards delineated by the Insurance Institute for Business & Home Safety. To realize the LFHP, the IT Division collaborated closely with the LDI Office of Policy, Innovation and Research, in conjunction with various other divisions, to align with the stipulations set forth in [Act 554](#). The LFHP infrastructure encompasses a contemporary, cloud-based access management system, customized workflows, modern user interfaces, and a sophisticated administrative portal.

Furthermore, during the 2022-2023 fiscal year, the division developed the Industry Access (IA) Catastrophe Response Plan module. This IA module enables insurers, health maintenance organizations and third-party administrators to submit their catastrophe response plans to the LDI for thorough review by LDI staff. This initiative was crafted in response to the mandate outlined in [Act 157](#) of the 2022 Regular Legislative Session. In addition to these pivotal projects, a Human Resources Employee Online Onboarding Portal and a Public Affairs' Electronic Interview Workflow System were introduced to enhance operational efficiencies within the respective divisions of the LDI.

Cybersecurity remained an important focus area for the IT Division during the fiscal year. As with previous years, this fiscal year included a steady amount of cybersecurity attacks, specifically phishing attempts via email. To ensure the LDI is meeting current industry security standards, the IT Division hired an external company during the fiscal year to perform penetration/security testing on LDI systems and corrected issues found during testing. The IT Division continues to be responsible for providing feedback and recommendations on cybersecurity incidents insurance entities report to the commissioner of insurance.

ADMINISTRATIVE SERVICES

Administrative Services manages the Poydras Building, telecommunications, vehicles, property inventory, mail, document storage, shredding and filing.

HELPFUL LINKS

Requests for Proposals, www.lidi.la.gov/consumers/resources-publications/request-for-proposal. Current Requests for Proposals can be accessed from the LDI homepage under the Consumers tab.

Strategic Plan 2020-2025, www.lidi.la.gov/docs/default-source/documents/legaldocs/strategic-plan-2020-2025.pdf. The LDI updates its five-year strategic plan every three years.



Office of Licensing

OFFICE OF LICENSING

The Office of Licensing is responsible for ensuring the public is served by competent and law-abiding insurance companies and professionals. The office is split into two divisions: the Producer Licensing Division and the Company Licensing Division.

PRODUCER LICENSING DIVISION

The Producer Licensing Division licenses all producers (also known as agents), managing general agents, claims adjusters, public adjusters, surplus lines brokers and more. The division issues initial and renewal licenses.

A major responsibility for the Producer Licensing Division is to make sure licensees are knowledgeable and trustworthy as they dispense insurance advice to Louisiana families. The division conducts background checks on applicants to assess the timing and severity of factors such as criminal history, lawsuits and disciplinary actions in Louisiana and other states. Applicants must pass an examination and complete continuing education once licensed, all of which are monitored by the Producer Licensing Division. If a licensee is found to be non-compliant, the division issues fines or refers licensees to the Office of Insurance Fraud to initiate other regulatory action against the licensee.

In Fiscal Year 2022-2023, the division saw a slight decrease from the previous two years in the number of new claims adjuster licenses issued, reflecting the respite Louisiana received from active hurricane seasons. The division issued 29,443 new claims adjuster licenses during the 2022-2023 fiscal year, an 8% decrease from the prior fiscal year.

In 2022, mandatory prelicense education for producers and consultants was eliminated. Prelicensing was identified as a potential barrier to entry to the industry, requiring an investment of time and money for an applicant. Further, studies demonstrated no statistical difference between test scores of states that had a prelicense education requirement and those that did not. Eliminating this potential barrier may allow a more diversified pool of applicants to seek licensure. The exam results have thus far not shown a statistically significant difference in the pass rates of applicants between those who completed required prelicensing education and those who tested after the requirement was eliminated.

2023 Louisiana 101 Life Insurance Exam Results Report

The purpose of this report is to provide statistics on test takers of the 101 Louisiana Life Insurance Exam during the period of Jan. 1, 2023, to Dec. 31, 2023, to meet reporting requirements of [La. R.S. 22:1545](#).

Performance data from first-time test takers is generally more stable; therefore, data from repeat test takers is not included in this report. All demographics included in this report are voluntarily self-reported by the test takers. A passing score requires a minimum grade of 70%.

The report results can be found in Appendix I on page 111.

OFFICE OF LICENSING
PRODUCER LICENSING DIVISION

ACTIVITIES OF PRODUCER LICENSING **TABLE 9**
THREE-YEAR HISTORY

	<i>Fiscal Year</i> 2022-2023	<i>Fiscal Year</i> 2021-2022	<i>Fiscal Year</i> 2020-2021
Resident Life, Health and Accident Licenses Issued	3,115	3,050	3,331
Nonresident Life, Health and Accident Licenses Issued	27,194	33,608	29,770
Resident Property and Casualty Licenses Issued	1,667	991	1,098
Nonresident Property and Casualty Licenses Issued	16,755	9,083	8,162
Claims Adjuster Licenses Issued	29,443	32,197	18,630
Public Adjuster Licenses Issued	124	411	332
Company Appointments Processed	984,267	1,029,942	868,305
Producer License Renewal Applications Processed	75,996	71,972	73,699
Adjuster License Renewal Applications Processed	49,904	45,636	41,497
Number of Insurance Exams Monitored	14,443	14,381	12,691
Continuing Education Course Applications Approved	1,525	1,766	1,301

Two acts were passed during the 2022 Louisiana Regular Legislative Session that require additional licensing information to be reported by the Producer Licensing Division. [Act 483](#) enacts [La. R.S. 37:3612](#), which requires the division to provide information on the number of new and renewal licenses issued and denied by parish for the lines of producer, claims adjuster, public adjuster and consultant. [Act 486](#) amends [La. R.S. 37:36](#) to require the division to also provide reasons for denials when the denial is due to the applicant having been convicted of one or more offenses. The information required by Acts [483](#) and [486](#) can be found in Tables 10 and 11.

REASONS FOR LICENSE DENIAL DUE TO CONVICTIONS **TABLE 10**
CALENDAR YEAR 2023

Criminal History	16
Criminal History, Failure to Make Material Disclosure	1
Criminal History, Failure to Make Material Disclosure, Fraudulent or Dishonest Practices, Untrustworthiness or Financial Irresponsibility in the Conduct of Business	1
Failure to Make Material Disclosure, Fraudulent or Dishonest Practices, Untrustworthiness or Financial Irresponsibility in the Conduct of Business, Insurance Fraud, Prior Revocation	1
Failure to Make Material Disclosure, Fraudulent or Dishonest Practices, Untrustworthiness or Financial Irresponsibility in the Conduct of Business	1
Prior Revocation	6

OFFICE OF LICENSING

PRODUCER LICENSING DIVISION

**TABLE 11 NEW AND RENEWAL LICENSES ISSUED AND DENIED BY PARISH
CALENDAR YEAR 2023**

	<i>New Licenses Issued</i>	<i>New License Applications Denied 2023</i>	<i>License Renewals Issued</i>	<i>Renewal Applications Denied 2023</i>
Acadia	53	-	186	-
Allen	11	-	40	-
Ascension	163	-	539	-
Assumption	12	-	55	-
Avoyelles	47	-	130	-
Beauregard	36	-	132	-
Bienville	16	-	33	-
Bossier	151	-	447	-
Caddo	292	-	865	-
Calcasieu	200	1	587	-
Caldwell	17	-	27	-
Cameron	-	-	1	-
Catahoula	9	-	23	-
Claiborne	9	-	30	-
Concordia	18	-	61	-
DeSoto	25	-	87	-
East Baton Rouge	586	5	2,005	-
East Carroll	17	-	5	-
East Feliciana	18	-	58	-
Evangeline	24	-	97	-
Franklin	25	-	78	-
Grant	18	-	52	-
Iberia	77	-	282	-
Iberville	21	-	87	-
Jackson	6	-	25	-
Jefferson	426	-	1,877	1
Jefferson Davis	31	-	79	-
Lafayette	382	-	1,221	-
Lafourche	88	-	302	-
LaSalle	14	-	42	-
Lincoln	70	-	146	-

OFFICE OF LICENSING
PRODUCER LICENSING DIVISION

	<i>New Licenses Issued</i>	<i>New License Applications Denied 2023</i>	<i>License Renewals Issued</i>	<i>Renewal Applications Denied 2023</i>
Livingston	194	1	520	1
Madison	16	-	25	-
Morehouse	42	-	84	-
Natchitoches	39	-	95	-
Orleans	335	2	1,071	-
Ouachita	317	-	646	-
Plaquemines	21	-	71	-
Pointe Coupee	13	-	62	-
Rapides	142	1	430	-
Red River	8	-	14	-
Richland	30	-	59	-
Sabine	17	-	42	-
St. Bernard	34	-	104	-
St. Charles	50	-	193	-
St. Helena	2	-	15	-
St. James	21	-	59	-
St. John the Baptist	35	-	153	-
St. Landry	96	1	298	-
St. Martin	52	-	131	-
St. Mary	37	-	134	-
St. Tammany	411	-	1,595	-
Tangipahoa	166	-	515	-
Tensas	1	-	12	-
Terrebonne	90	-	360	-
Union	16	-	66	-
Vermilion	57	1	166	-
Vernon	28	-	80	-
Washington	36	-	128	-
Webster	38	-	107	1
West Baton Rouge	20	-	73	-
West Carroll	15	-	28	-
West Feliciana	11	-	33	-
Winn	10	-	33	-
Total Statewide	5,262	12	17,001	3
Out of State (denials only)		11		-
Totals	5,262	23	17,001	3

COMPANY LICENSING DIVISION

The Company Licensing Division reviews initial applications, annual reports and renewal applications for insurance companies doing business in Louisiana. The division also works with insurers new to the state to process applications to do business in Louisiana. The division reviews close to 500 applications for approval or disapproval per year from foreign and domestic insurance companies, third-party administrators, pharmacy services administrative organizations, independent review organizations, utilization review organizations, medical plans, health maintenance organizations and more. This includes examining all applications to ensure insurers meet all requirements set by Louisiana law.

Companies are also subject to a yearly review by the Company Licensing Division to make certain that applicable laws and statutes are followed to safeguard policyholders. If a company is found to be non-compliant, the division issues fines and other regulatory actions. Members of the public can search online for final regulatory actions at www.lds.la.gov/onlineservices/regulatoryactions. Regulatory actions are also included in national databases such as the Regulatory Information Retrieval System of the National Association of Insurance Commissioners, which allows participating states to work together to identify and shut down bad actors in the industry.

In Fiscal Year 2022-2023, the division saw an increase in reciprocal insurers providing property insurance, including homeowners policies. The division processes applications for dissolution of domestic insurance companies, foreign and domestic acquisitions and mergers, and change of control, among other responsibilities.

HELPFUL LINKS

Document Search, www.lds.la.gov/onlineservices/documentsearch/. Retrieval system for specific forms and documents relevant to regulated entities, including advisory letters, bulletins and directives.

Product Filing Requirements, ia.lds.state.la.us/productmatrix/. Includes a fee calculator, FAQs and additional help. Copy link into web browser to view.

Agent and Adjuster Search, www.lds.la.gov/onlineservices/ProducerAdjusterSearch/.

REGULATORY ACTIVITIES OF COMPANY LICENSING TABLE 12

<i>Fiscal Year 2022-2023 Applications</i>	<i>Received</i>	<i>Approved</i>	<i>Disapproved</i>	<i>Withdrawn</i>	<i>Pending</i>
Domestic Entities					
Captives	1	1	0	0	0
Certificates of Authority (initial)	2	0	1	0	1
Dissolutions	1	1	0	0	0
Acquisitions/Mergers	5	4	0	0	1
Form A Exemption Requests	5	4	0	0	1
Regulation 66 Requests*	114	92	1	2	19
Letters of No Objection to Expansion	8	6	2	0	0
Health Maintenance Organization Service Area Expansions	1	1	0	0	0
Mutual Holding Company Conversions	1	0	0	0	1
Article Amendments	7	7	0	0	0
Health Maintenance Organizations	0	0	0	0	0
Redomesticate From Louisiana	0	0	0	0	0
Subtotal	145	116	4	2	23
Foreign Entities					
Certificates of Authority (initial)	34	19	1	4	10
Surplus Lines Approvals (initial)	11	9	1	0	1
Accredited Reinsurers	2	0	0	1	1
Mergers	2	2	0	0	0
Withdrawals	5	4	0	1	0
Acquisitions	38	38	0	0	0
Subtotal	92	72	2	6	12
Domestic, Foreign and Alien Entities					
Third-Party Administrator Exceptions	0	0	0	0	0
Third-Party Administrator Applications	32	24	3	2	3
Risk Purchasing Groups	12	8	2	0	2
Risk Retention Groups	9	8	0	1	0
Medical Discount Plans	15	8	0	0	7
Pharmacy Services Administrative Organizations	1	0	0	0	1
Viatical Settlement Brokers	0	0	0	0	0
Viatical Settlement Providers	0	0	0	0	0
Security Registrations	1	1	0	0	0
Security Exemptions	0	0	0	0	0
Dental Referral Plans	0	0	0	0	0
Utilization Review Organization Applications	1	0	0	1	0
Independent Review Organization Applications	0	0	0	0	0
Specialty Insurers - Vehicle Mechanical Breakdown Insurers	0	0	0	0	0
Amendments of Certificate of Authority/Article Amendments	74	64	1	1	8
Adding Lines to Certificate of Authority	16	12	0	2	2
Certificates of Compliance	61	53	0	4	4
Multiple Employer Welfare Arrangements	0	0	0	0	0
Viatical Investment Agents	0	0	0	0	0
Subtotal	222	178	6	11	27
TOTALS	459	366	12	19	62

*Regulation 66 is no longer processed separately when a company applies for a Domestic Certificate of Authority.

OFFICE OF LICENSING
COMPANY LICENSING DIVISION

**TABLE 13 ENTITIES LICENSED OR REGISTERED AT FISCAL YEAR-END
THREE-YEAR HISTORY**

	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Risk Bearing			
Domestic			
Domestic Insurers	84	87	86
Domestic Health Maintenance Organizations	14	14	14
Captives	3	2	1
Total Domestics	101	103	101
Non-Domiciliary			
Foreign/Alien Insurers Admitted	1,380	1,361	1,348
Surplus Lines (estimated)	252	223	209
Total Non-Domiciliaries	1,632	1,584	1,557
Other			
Risk Retention Groups	112	105	101
Vehicle Mechanical Breakdowns	14	14	14
Accredited Reinsurers	15	14	14
Property Residual Values	2	1	2
Multiple Employer Welfare Arrangements	2	1	2
Total Other	145	135	133
TOTAL RISK BEARING	1,878	1,822	1,791
Non-Risk Bearing			
Third-Party Administrators	460	449	428
Risk Purchasing Groups	225	227	232
Utilization Review Organizations	88	85	85
Discount Medical Plans	26	23	33
Viatical Settlement Providers	18	18	16
Independent Review Organizations	16	15	16
Pharmacy Services Administrative Organizations	6	3	-
Viatical Settlement Brokers	6	6	5
Security Registrations	0	1	1
Dental Referral Plans	0	0	4
Viatical Investment Agents	0	0	0
TOTAL NON-RISK BEARING	845	827	820
TOTALS	2,723	2,649	2,611



Office of Health, Life and Annuity

OFFICE OF HEALTH, LIFE AND ANNUITY

The Office of Health, Life and Annuity consolidates the regulation of state and federal requirements applicable to commercial and government-operated health benefit plans. This office provides protection to Louisiana consumers, oversees statutory and regulatory compliance of health benefit plans, and recommends public policy changes to improve market competitiveness and consumer access to health insurance.

PREMIUM RATE REVIEW DIVISION

The Premium Rate Review Division began reviewing certain health insurance rates in the small group and individual markets on Jan. 1, 2014. This division performs a detailed analysis and review of these rate filings. While the LDI does not have approval authority over health insurance rates, the department does have statutory authority to:

- Review rates for compliance with federal and state law and disapprove rate filings that are not in compliance with state or federal law.
- Review proposed rate increases to determine whether the increase is reasonable and actuarially justified.
- Within 15 days of submission of any proposed rate increase that meets or exceeds the federal review threshold, publish on the LDI website any documents or forms as required by federal law, rule or regulation to maintain an effective rate review program.

Table 14 includes Fiscal Year 2022-2023 rates that were subject to review, found reasonable or unreasonable, and withdrawn.

TABLE 14 ACTIVITIES OF THE PREMIUM RATE REVIEW DIVISION

Rate Filings Received	15
Reasonable Findings	15
Unreasonable Findings	0
Filings Withdrawn	0

HEALTH FORMS DIVISION

The Health Forms Division reviews all health and accident product forms including both major medical and supplemental, limited or excepted benefit products. The division conducts reviews of organizations responsible for internal claims, appeals and external reviews. Health Forms also reviews certain health insurance rates and advertising in the small group and individual markets.

Additionally, the division handles requests for the commissioner to review eligibility for external reviews in instances where the health insurance issuer denied the external review request based on ineligibility.

[Act 89](#) of the 2021 Regular Session amended and reenacted [La. R.S. 22:2392\(26\)](#) and [2393](#). The definition of a “health benefit plan” includes dental insurance plans. Dental insurance policy claims over \$250 are subject to provisions of the Health Insurance Issuer External Review Act, which is in Chapter 18 of [Title 22](#), [La. R. S. 22:2391](#) et. seq. and became effective June 4, 2021. Health insurance issuers that offer a health benefit plan (including dental insurance) or a dental insurance policy shall have at a minimum: effective processes for appeals of coverage determinations and claims; the processes shall comply with any applicable federal law or regulation; and have in effect an internal claim appeal process. Notice must be provided to covered persons, in a culturally and linguistically appropriate manner, of available internal and external appeals processes and the availability of the LDI Office of Consumer Advocacy and Diversity to assist such persons with the appeals process. Covered persons must be allowed to, upon request and free of charge, review and have copies of all documents relevant to the claim for benefits and to submit comments and documents relating to the claim, without regard to whether that information was submitted or considered in the initial benefit determination, and to receive continued coverage pending the outcome of the appeals process where required by applicable law or the plan document or policy.

Health insurance premiums paid during the 2022 calendar year that were subject to assessment totaled \$4,160,148,249. These premiums were assessed at .00023%. A total of \$944,353 was collected from 36 health insurance issuers.

The division will continue its mission to provide Louisiana residents with access to affordable health care coverage and services by ensuring that health insurance issuers provide required notices in their products informing policyholders of their rights. To streamline future operations, the division will continue to improve workflow and the timely review of filings by cross-training staff on different types of products and processes.

OFFICE OF HEALTH, LIFE AND ANNUITY
HEALTH FORMS DIVISION

The counts reported in Table 15 represent the number of forms included in health insurance filings that are received and processed. Each regulated entity’s forms are counted separately. After the LDI receives health insurance filings, forms may be reclassified such that multiple forms initially counted separately are combined into a single form. The most common reasons for reclassification are the erroneous classification of multiple parts of a single form as separate forms and the filing of supporting documents as forms. As an example, an initial filing of five forms at the time of receipt may be reclassified and processed as two forms. Consequently, the numbers reported for forms received and forms processed in Table 15 may not reconcile. The same circumstances may also impact forms that are reported as pending.

TABLE 15 ACTIVITIES OF THE HEALTH FORMS DIVISION
THREE-YEAR HISTORY

	<i>Fiscal Year</i> 2022-2023	<i>Fiscal Year</i> 2021-2022	<i>Fiscal Year</i> 2020-2021
Policy Forms, Advertisements and Rates Received			
Forms Received	3,699	3,000	4,219
Advertisements Received	619	486	625
Rate Forms Received	984	1,113	1,197
TOTALS	5,302	4,599	6,041
Policy Forms, Advertisements and Rates Processed			
Approved	4,964	4,436	5,431
Accepted/Filed	79	69	114
Acknowledged/Informational	69	56	81
Disapproved	213	25	108
Withdrawn by Company	290	187	269
TOTAL PROCESSED	5,615	4,773	6,003
Policy Forms, Advertisements and Rates Pending			
All Health Policy Forms, Advertisements and Rate Filings Pending at End of Fiscal Year	584	835	926

HEALTH FORM FILINGS RECEIVED BY COVERAGE TYPE TABLE 16
THREE-YEAR HISTORY

Total Number of Forms, Medicare Supplement Insurance Advertisements and/or Rates

	<i>Fiscal Year</i> 2022-2023	<i>Fiscal Year</i> 2021-2022	<i>Fiscal Year</i> 2020-2021
Comprehensive Coverage Types			
Major Medical	582	431	890
Health Maintenance Organization	616	833	561
Limited Benefit Coverage Types			
Short-Term Limited Duration	79	63	121
Medicare Supplement/Select	1,261	1,172	1,241
Disability	288	191	356
Dental	650	731	664
Hospital Indemnity	437	317	382
Accident Only	375	197	301
Cancer/Dread Disease	53	97	92
Miscellaneous	514	247	1,050
Accidental Death/Dismemberment	44	32	65
Critical Illness	237	158	188
Vision	166	130	130
TOTALS	5,302	4,599	6,041

OFFICE OF HEALTH, LIFE AND ANNUITY
HEALTH FORMS DIVISION

In addition to its detailed analysis and review of the policy forms and advertising of regulated entities, the Health Forms Division oversees the review and approval process for the licensure of independent review organizations and utilization review organizations. While the Office of Licensing issues independent review organization and utilization review organization licenses, the Office of Health, Life and Annuity plays a pivotal role in the review of applications by examining the affairs of the independent review organizations and utilization review organizations.

TABLE 17 **FY 22-23 INDEPENDENT REVIEW ORGANIZATIONS AND UTILIZATION REVIEW ORGANIZATIONS**

Independent Review Organization Applications Received	0
Independent Review Organization Applications Processed	0
Independent Review Organization Applications Pending Final Action	0
Utilization Review Organization Applications Received	1
Utilization Review Organization Applications Processed	5
Utilization Review Organization Applications Pending Final Action	0

HEALTH MAINTENANCE ORGANIZATION REPORT

LA. R.S. 22:268 REPORT BY THE COMMISSIONER

The secretary and the commissioner each shall report annually to the governor on the activities of his office with respect to health maintenance organizations and shall make such suggestions for change or improvement as may be in the best interest of the state and the industry.

The policy forms of all major medical insurance issuers, including those of health maintenance organizations, are subject to the forms approval process of the LDI. Health maintenance organization filings represented about 51% of all comprehensive coverage forms and about 12% of all filings reviewed by the Office of Health, Life and Annuity (see Table 16 on page 43).

All health insurance issuers, including health maintenance organizations, are subject to the provisions of the federal Affordable Care Act of 2010.

For additional information on premiums and losses for health maintenance organizations in Louisiana, see Appendix E on page 97.

LIFE & ANNUITY AND LONG-TERM CARE DIVISION

The Life & Annuity and Long-Term Care Division conducts reviews of all life, annuity, viatical settlement and long-term care contract forms to be issued in Louisiana for compliance with all relevant laws. The division’s thorough review ensures forms issued to policyholders provide the protections and benefits afforded under Louisiana law.

The division also interacts with industry filers and the Interstate Insurance Compact to ensure lines of communication are open for discussion on products that are new-to-market, issues that may affect residents of Louisiana and changes in law that may be necessary due to the changing market.

In Fiscal Year 2022-2023, the number of filings processed increased while the number received decreased. Division staff continue to work diligently to achieve performance goals and ensure files are processed within a reasonable amount of time.

Looking ahead, the division will focus on cross-training and providing continuing education opportunities for staff, as well as monitoring the industry to stay ahead of the curve as new products are developed. The division will continue to monitor long-term care rates to determine if there is a need for changes to state regulation in the future.

ACTIVITIES OF THE LIFE & ANNUITY AND LONG-TERM CARE DIVISION TABLE 18
THREE-YEAR HISTORY

	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Policy Forms, Annual Certifications, Advertisements and Rates Received			
Forms Received	2,927	3,105	3,544
Advertisements Received	220	126	50
Rates Received	195	144	292
TOTALS	3,342	3,375	3,886
Policy Forms, Annual Certifications, Advertisements and Rates Processed			
Approved	2,808	3,558	3,141
Accepted/Filed	0	0	2
Acknowledged/Informational	1,347	510	480
Disapproved	36	11	80
Withdrawn by Company	323	192	225
Departmental Withdrawal of Approval	4	0	0
TOTALS	4,518	4,271	3,928

OFFICE OF HEALTH, LIFE AND ANNUITY
LIFE & ANNUITY AND LONG-TERM CARE DIVISION

**TABLE 19 LIFE, ANNUITY, LTC AND VIATICAL SETTLEMENT FORMS RECEIVED BY COVERAGE TYPE
 THREE-YEAR HISTORY**

	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Life Insurance Coverage Types			
Adjustable Life	118	180	200
Credit Life	34	15	0
Endowment	1	1	4
Term Life	584	631	828
Variable Life	107	77	113
Whole Life	156	896	486
Life Other/Special	430	198	646
Annuity Coverage Types			
Annuities	1,129	1,027	1,175
Equity Indexed Annuities	296	148	284
Long-Term Care/Viatical Settlement			
Long-Term Care	479	148	116
Viatical Settlement	8	54	34
TOTALS	3,342	3,375	3,886

HELPFUL LINK

Coverage to Care resources, www.cms.gov/priorities/health-equity/c2c/access-care. An effort to educate consumers about their new coverage and connect them with primary care and preventive services.



Office of Financial Solvency

OFFICE OF FINANCIAL SOLVENCY

The Office of Financial Solvency provides continuous regulatory oversight of insurers doing business in Louisiana, which includes financial analysis to monitor the health and solvency of every insurer. The office comprises the Financial Examinations Division and the Actuarial Division. Both divisions work together to obtain a full picture of the financial health of all insurers approved to do business in the state.

FINANCIAL EXAMINATIONS DIVISION

The Financial Examinations Division includes the Financial Examination Unit and the Financial Analysis Unit. At least once every five years, the Financial Examination Unit performs on-site examinations of the financial, corporate and marketing practices of insurers domiciled in the state to make sure they are in compliance with the Louisiana Insurance Code. The LDI completed 28 financial examinations in Fiscal Year 2022-2023.

The Financial Analysis Unit analyzes the annual and quarterly financial statements filed throughout the year. The work of the Financial Analysis Unit is critical for early detection of financial trouble among insurers because insurers under financial strain may not be solvent enough to pay claims, especially during catastrophes. The LDI analyzed the financial filings of 164 companies in Fiscal Year 2022-2023.

The office's goal is to broaden and enhance the identification of risk inherent in insurer operations and use that evaluation to inform ongoing monitoring of insurers. The work of this division enables the commissioner of insurance to be more proactive and better positioned to identify and respond to any serious threat to the stability of insurers from current or emerging risks.

During Fiscal Year 2022-2023, the Office of Financial Solvency was instrumental in maintaining the LDI's Accreditation for 2023. Accreditation is a certification given to a state insurance department once it has demonstrated it has met and continues to meet an assortment of legal, financial, organizational, and licensing and change of control standards as determined by the National Association of Insurance Commissioners.

The division also continued to closely monitor the health of the property and casualty market after hurricanes hit the Louisiana coast during the 2021-2022 fiscal year.

ACTUARIAL DIVISION

The Actuarial Division is composed of the Life and Health Actuarial Unit and the Property and Casualty Actuarial Unit. Both units provide actuarial expertise to determine the adequacy of reserve liabilities on both the health and property and casualty sides of the insurance market in our state. The division also provides actuarial analysis of all rate filings for regulated property and casualty programs and provides actuarial review of Medicare supplement and long-term care rate requests. The LDI does not approve health insurance rates, although it does review them for actuarial soundness. In all cases, actuarial review includes ensuring rates are not excessive, inadequate or unfairly discriminatory.

In the 2022-2023 fiscal year, the division continued a data call that monitored the actuarial impacts from Hurricane Ida. The results of the data call can be found at www.lidi.la.gov/datacallresults.

HELPFUL LINK

Market Share Reports, www.lidi.la.gov/online services/TopTwentyPremiums/. Downloadable PDF and Excel reports by year on the top 20 property and casualty insurers, health insurers and life insurers, plus premiums written by line for all carriers, including Louisiana Citizens Property Insurance Corp. Except for Citizens, the data source is the National Association of Insurance Commissioners.

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Office of Property and Casualty

OFFICE OF PROPERTY AND CASUALTY

The Office of Property and Casualty consolidates the regulation of state and federal requirements applicable to commercial and personal lines of property and casualty insurance. The office works to protect consumers by ensuring continued compliance with laws and regulations.

The Office of Property and Casualty has two divisions:

- Rating Division
- Forms Division

In accordance with the reporting provision of [La. R.S. 22:1333\(D\)](#), no insurers filed a plan for writing new business in tandem with a request to change named-storm/hurricane deductibles on policies that had been in force for more than three years.

RATING DIVISION

The Rating Division examines property and casualty insurance companies' rate and rule filings for compliance with Louisiana insurance laws. Prior review/approval is required before an insurance company can use its rates and rules in Louisiana. The Rating Division makes sure the rates and rules comply with [Title 22](#) laws and, in conjunction with the Office of Financial Solvency's Actuarial Division, ensures that approved rates are not excessive, inadequate or unfairly discriminatory.

Table 20 on page 53 shows the three-year history of actions taken by the Office of Property and Casualty on all rate, rule and informational filings.

See Appendix B on page 81 for tables displaying data on Rate Filings Dollar Impact, Methods of Rate Filing, and Louisiana Property and Casualty Market Exhibit of Underwriting Gains and Losses by Line of Business.

PROPERTY AND CASUALTY LINE FILINGS TABLE 20
THREE-YEAR HISTORY

All Lines Fiscal Year 2022-2023				
<i>Filing Disposition</i>	<i>P&C Filings Reviewed ¹</i>	<i>Rate Filings Reviewed by Actuarial Division ²</i>	<i>Rate Filings Not Reviewed by Actuarial Division ³</i>	<i>All Filings Reviewed Other Than Rate Filings</i>
Acknowledged	113	0	112	1
Approved	2,389	1,524	334	531
Disapproved	53	40	3	10
Withdrawn	141	108	2	31
TOTALS	2,696	1,672	451	573
All Lines Fiscal Year 2021-2022				
<i>Filing Disposition</i>	<i>P&C Filings Reviewed ¹</i>	<i>Rate Filings Reviewed by Actuarial Division ²</i>	<i>Rate Filings Not Reviewed by Actuarial Division ³</i>	<i>All Filings Reviewed Other Than Rate Filings</i>
Acknowledged	88	0	76	12
Approved	2,229	1,345	349	535
Disapproved	114	85	1	28
Withdrawn	164	115	3	46
TOTALS	2,595	1,545	429	621
All Lines Fiscal Year 2020-2021				
<i>Filing Disposition</i>	<i>P&C Filings Reviewed ¹</i>	<i>Rate Filings Reviewed by Actuarial Division ²</i>	<i>Rate Filings Not Reviewed by Actuarial Division ³</i>	<i>All Filings Reviewed Other Than Rate Filings</i>
Acknowledged	90	0	85	5
Approved	2,505	1,451	351	703
Disapproved	122	84	6	32
Withdrawn	208	130	10	68
TOTALS	2,925	1,665	452	808

1. Includes only filings where the review was completed in the fiscal year for property and casualty lines regulated under [La. R.S. 22:1451](#) et seq. and includes Workers' Compensation Group Self-Insured Fund rate filings reviewed in accordance with [La. R.S. 23:1191](#) et seq. and [Regulation 42](#). This category includes rate filings made in accordance with [La. R.S. 22:1464\(E\)](#), [1464\(A\)\(1\)](#) or [1451\(D\)](#).

2. Includes only rate filings where the review was completed in the fiscal year by the Actuarial Division for property and casualty lines regulated under [La. R.S. 22:1451](#) et seq. (referred to as "Modified Prior Approval") and includes Workers' Compensation Group Self-Insured Fund rate filings reviewed in accordance with [La. R.S. 23:1191](#) et seq. and [Regulation 42](#). It does not include rate filings made in accordance with [La. R.S. 22:1464\(E\)](#), [1464\(A\)\(1\)](#) or [1451\(D\)](#) (referred to, respectively, as "Consent-to-Rate," "Individually Risk Rated" and "Commercial Informational").

3. Rate filings made in accordance with [La. R.S. 22:1464\(E\)](#), [1464\(A\)\(1\)](#) or [1451\(D\)](#). These filings may be reviewed for statutory compliance but are not reviewed by the Actuarial Division.

FORMS DIVISION

The Forms Division reviews policy forms to make sure the policy language used complies with relevant provisions of the Louisiana Revised Statutes as well as any rules or regulations that have been promulgated by the LDI. By law, the policy language used in a policy form should not be inconsistent, ambiguous or misleading in nature.

An insurer must have its forms approved before it can offer or sell certain insurance products in Louisiana. By law, the policy forms for certain specific insurance products, such as surety, are exempt from the review and approval process performed by the commissioner of insurance.

The forms review process emphasizes:

- Compliance with all applicable state and federal laws, rules and regulations.
- Avoidance of any inconsistent, ambiguous or misleading language, text or format.
- Assurance that exceptions to coverage and conditions are clear and reasonable.
- Assurance of consumer protection to the extent authorized by law.

Table 21 shows the total number of policy forms reviewed by the Forms Division. The total number of forms processed for the 2022-2023 fiscal year was 15,833, of which 90% were approved prior to use by either receiving LDI approval or utilizing the certified approval process.

**TABLE 21 PROPERTY AND CASUALTY FORMS PROCESSED
THREE-YEAR HISTORY**

<i>Fiscal Year</i>	<i>Total Number of Forms Processed</i>
2022-2023	15,833
2021-2022	15,759
2020-2021	18,442

Table 22 presents the numbers of approval and disapproval actions taken on all forms processed. However, this table does not include numbers for forms received for informational purposes only, forms withdrawn or filings where companies adopt forms developed by rating organizations which the Forms Division had previously approved for use in Louisiana.

**TABLE 22 ACTIONS TAKEN ON PROPERTY AND CASUALTY FORMS PROCESSED
THREE-YEAR HISTORY**

<i>Fiscal Year</i>	<i>Approved</i>	<i>Disapproved</i>
2022-2023	14,246	684
2021-2022	12,042	1,089
2020-2021	16,093	1,335

HELPFUL LINKS

Search property and casualty rate filings, www.lidi.la.gov/online-services/rate-filing-search.

Product Filing Requirements for Insurers, ia.lidi.state.la.us/productmatrix/. View the rate and form compliance web-based system used by the LDI by copying the link into your web browser.

Shop Your Rates: Automobile and Home Insurance Rate Comparison guides, www.lidi.la.gov/online-services/shop-your-rates.

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Division of Legal Services

DIVISION OF LEGAL SERVICES

The Division of Legal Services provides legal advice and opinions to the commissioner and all offices within the LDI. The Division of Legal Services prepares bulletins, directives and advisory letters as requested by the commissioner and drafts Declaratory Orders in response to requests from regulated entities. Additionally, the division represents the LDI in legal proceedings before courts and in administrative hearings before the Division of Administrative Law. The Division of Legal Services conducts hearings for mergers and acquisitions involving entities regulated by the LDI, drafts legislation and provides testimony at legislative committee hearings for important insurance-related issues.

In Fiscal Year 2022-2023, the Division of Legal Services tracked 54 activities related to legal representation of the LDI in its enforcement and regulatory capacity. Each attorney works closely with different LDI offices and divisions to enforce the requirements of [Title 22](#), the Louisiana Insurance Code.

The Division of Legal Services successfully defended the position of the LDI in numerous appeals of regulatory actions against regulated entities and licenses of applicants. Staff attorneys completed a comprehensive review of all active advisory letters, bulletins, directives and regulations. As a result, outdated guidance was repealed or revised and reissued, and regulations were updated to reflect current law. Additionally, the division prepared numerous legal opinions in response to requests from offices and divisions within the LDI, new regulations for promulgation, and requests for Declaratory Orders submitted by regulated entities.

The top priority of the division is to provide competent and professional legal representation to and on behalf of the LDI.

**TABLE 23 LEGAL ISSUES/ADMINISTRATIVE HEARINGS
THREE-YEAR HISTORY**

	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Bail Bond Forfeitures	0	35	117
Cease and Desist Orders	22	10	8
Failure to Pay Taxes, Fines or Assessments	0	5	0
Misappropriations	3	1	4
Misrepresentations	3	2	7
Revocations of Certificate of Authority/License	12	9	14
Unlicensed/Unauthorized Producers or Companies	5	3	4
Other	9	9	17
TOTALS	54	74	171

FINES COLLECTED

In Fiscal Year 2022-2023, the Division of Legal Services assisted the commissioner of insurance in collecting \$164,633 in fines.

[La. R.S. 22:1972](#) requires the reporting of penalties and costs of proceedings against regulated entities that were brought under the Unfair Trade Practices Act. The Division of Legal Services reports no fines were imposed on regulated entities under the Unfair Trade Practices Act during Fiscal Year 2022-2023.

RULES, REGULATIONS, DIRECTIVES, ADVISORY LETTERS, BULLETINS

A list of rules, regulations, directives, advisory letters and bulletins written, amended, revised and rescinded/ repealed in Fiscal Year 2022-2023 follows.

The following documents can be found on the LDI website here:

www.lidi.la.gov/onlineservices/documentsearch/

- Advisory Letter 2020-04-R: Act No. 310 of the 2020 Regular Session of the Louisiana Legislature (Rescission of Advisory Letter 2020-04) (July 29, 2022)
- Advisory Letter 2021-01-R: Act No. 310 of the 2020 Regular Session of the Louisiana Legislature (Rescission of Advisory Letter 2021-01) (July 29, 2022)
- Advisory Letter 2021-04-R: Rescission of Advisory Letter 2021-04 (January 4, 2023)
- Advisory Letter 2022-02: Act 264 of the 2022 Regular Session of the Louisiana Legislature (July 29, 2022)
- Advisory Letter 2023-01: Defense Costs Within the Limits (January 3, 2023)
- Advisory Letter 2012-03-R: Rescission of Advisory Letter 2012-03 (April 12, 2023)
- Advisory Letter 2014-01-R: Rescission of Advisory Letter 2014-01 (April 12, 2023)
- Advisory Letter 2015-02 (Revised and Reissued): Producer Compensation; Rescission of Advisory Letter No. 2010-01 (April 12, 2023)
- Bulletin 2022-04: Prescribed Form for Named Storm, Hurricane, and Wind and Hail Deductible Notice for Homeowners' Insurance (August 3, 2022)
- Bulletin 2022-05: Louisiana Citizens Extension for Homeowners Policy Coverage (August 16, 2022)
- Bulletin 2022-06: Louisiana Insurance Guaranty Association (August 26, 2022)
- Bulletin 2017-05 (Revised and Reissued): Producer Agency Fees (October 18, 2022)
- Bulletin 2022-07: Guidance for Filing Demographic Hiring Survey (November 10, 2022)

DIVISION OF LEGAL SERVICES

- Bulletin 07-01 (Revised and Reissued): Catastrophe Response Plans (December 19, 2022)
- Bulletin 2022-08: Submission of Access Plan on January 1, 2023, Pursuant to Network Adequacy Act ([LA. R.S. 22:1019.2](#)) (December 22, 2022)
- Bulletin 2022-09: Catastrophe Claims Process Disclosure Guide (December 27, 2022)
- Bulletin 2022-10: Handbook for Adjusting Catastrophe or Emergency Claims and Certification Form (December 28, 2022)
- Bulletin 2023-01: Appropriate Use of Crime Statistics in Underwriting and Rating of Property Insurance Policies (January 25, 2023)
- Bulletin 2023-02: Insure Louisiana Incentive Program (March 3, 2023)
- Bulletin 2022-09 (Revised and Reissued): Catastrophe Claims Process Disclosure Guide (March 30, 2023)
- Bulletin 2021-04 (Revised and Reissued): Information Security Program of the Insurance Data Security Law (April 26, 2023)
- Directive 220: Additional Living Expense Coverage (January 24, 2023)
- Directive 218-R: Mandatory Payment of Expenses Incurred by Policyholders who Evacuated and/or Were Prohibited from Using Their Premises Due to Hurricane Ida (Rescinded) (March 29, 2023)
- Directive 219-R: Anti-Public Adjuster Clauses in Policy Provisions or Endorsements (Rescinded) (March 29, 2023)
- Emergency Rule 48: Insure Louisiana Incentive Program (February 10, 2023)
Effective Date: February 6, 2023
End Date: August 5, 2023, unless terminated sooner, as allowed under the Administrative Procedure Act
- Regulation 31: Holding Company
Final Publication Date: August 2022 (Amended)
- Regulation 84: Recognition and Selection of Applicable CSO Mortality Table in Determining Minimum Reserve Liabilities and Nonforfeiture Benefits
Final Publication Date: September 2022 (Amended)
- Regulation 100: Coverage of Prescription Drugs Through a Drug Formulary
Final Publication Date: September 2022 (Amended)
- Regulation 101: Registration and Regulation of Navigators
Final Publication Date: January 2023 (Repealed)
- Regulation 112: Adoption of NAIC Handbooks, Guidelines, Forms, and Instructions
Final Publication Date: September 2022 (Amended)

DIVISION OF LEGAL SERVICES

- Regulation 122: Roles and Responsibilities of Pharmacy Benefit Managers and Pharmacy Services Administrative Organizations
Final Publication Date: September 2022
- Regulation 114: Claims Adjuster Pre-Licensing Education Program
Final Publication Date: December 2022 (Repealed)
- Regulation 123: Producer Responsibility for Bail Bond Collateral
Final Publication Date: December 2022
- Regulation 125: Insure Louisiana Incentive Program
Final Publication Date: February 2023
- Regulation 42: Group Self-Insurance Funds
Final Publication Date: February 2023 (Amended)
- Regulation 31: Holding Company
Final Publication Date: March 2023 (Amended)
- Regulation 53: Basic Health Insurance Plan Pilot Program
Final Publication Date: March 2023 (Amended)
- Regulation 124: Catastrophe Claims Process Disclosure Form-Guide
Final Publication Date: March 2023
- Regulation 126: Louisiana Fortify Homes Program
Final Publication Date: April 2023
- Regulation 127: The Hurricane Property Insurance Claim Alternate Dispute Resolution Program
Final Publication Date: May 2023
- Regulation 103: Utilization Review Organizations and Independent Review Organizations
Final Publication Date: May 2023 (Amended)
- Regulation 125: Insure Louisiana Incentive Program
Final Publication Date: June 2023 (Amended)
- Rule 9: Prelicensing Education (Repealed) (November 2022)
- Rule 10: Continuing Education (Amended) (November 2022)

DIVISION OF LEGAL SERVICES

**TABLE 24 LAWSUITS BROUGHT BY THE COMMISSIONER OR DEPARTMENT OF INSURANCE
CALENDAR YEAR 2022**

<i>Docket Number</i>	<i>Court</i>	<i>Plaintiffs (at any time)</i>	<i>Defendants (at any time)</i>	<i>Cause of Action</i>	<i>Relief Sought</i>	<i>Current Status</i>	<i>Counsel Information</i>
628016	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	Snider Mutual Funeral Association	Petition for Rehabilitation	Receivership Proceeding	Pending - Under Order of Rehabilitation	Walter Corey (Louisiana Department of Insurance)
646352	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	Blackwell and Golden Funeral Association	Petition for Rehabilitation	Receivership Proceeding	Pending - Under Order of Rehabilitation	Walter Corey (Louisiana Department of Insurance)
660611	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	Pride of Carroll Life Insurance Company	Petition for Rehabilitation	Receivership Proceeding	Pending - Under Order of Rehabilitation	Walter Corey (Louisiana Department of Insurance)
650039	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	Sabine Mutual Benevolent Funeral Association	Petition for Rehabilitation	Receivership Proceeding	Pending - Under Order of Rehabilitation	Walter Corey (Louisiana Department of Insurance)
629200	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	Louisiana Employers-Managed Insurance Company (LEMIC) and Employers Mutual Insurance Holdings Company (EMIHC)	Petition for Rehabilitation	Receivership Proceeding	Pending - Under Order of Rehabilitation	Sue A. Buser (Burglass & Tankersley, L.L.C.); Michael Guy (Louisiana Assistant Attorney General)
641928	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	Louisiana Health Cooperative, Inc.	Petition for Rehabilitation	Receivership Proceeding	Pending - Under Order of Rehabilitation	Sue A. Buser (Burglass & Tankersley, L.L.C.); Michael Guy (Louisiana Assistant Attorney General)
713124	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	Access Home Insurance Company	Petition for Rehabilitation	Receivership Proceeding	Pending	Patrick Broyles (Broyles Law Firm); Michael Guy (Louisiana Assistant Attorney General)

DIVISION OF LEGAL SERVICES

<i>Docket Number</i>	<i>Court</i>	<i>Plaintiffs (at any time)</i>	<i>Defendants (at any time)</i>	<i>Cause of Action</i>	<i>Relief Sought</i>	<i>Current Status</i>	<i>Counsel Information</i>
714982	19th JDC	James J. Donelon, In His Official Capacity as Commissioner of Insurance for the State of Louisiana	Americas Insurance Company	Order of Ancillary Receivership, Redomestication, Conversion to Domestic Rehabilitation	Petition for Rehabilitation, Redomestication and Domestic Rehabilitation	Pending	Patrick Broyles (Broyles Law Firm); Michael Guy (Louisiana Assistant Attorney General)
694171	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana, In His Capacity as Rehabilitator of Excalibur National Holdings, Inc.	Jeffrey C. Pollick, Dennis P. Nyland, Antonio Scognamiglio, The Bank of Tampa, Seacoast Banking Corporation of Florida d/b/a Seacoast National Bank, Katrina Rigali Trump and Capital Specialty Insurance Company	Petition for Damages and Jury Demand	Action taken by Receiver on behalf of the estate seeking compensatory damages caused by defendants' negligent conduct	Pending	J.E. Cullens, Jr. (Walters, Papillion, Thomas, Cullens, L.L.C.)
642353	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	Affirmative Casualty Insurance Company and Affirmative Direct Insurance Company	Petition for Liquidation	Receivership Proceeding	Pending - Under Order of Liquidation	Michael Guy (Louisiana Assistant Attorney General)
713794	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	Jessica K. Altman, in her Capacity as Statutory Rehabilitator of Senior Health Insurance Plan of Pennsylvania	Petition for Preliminary Injunction, Permanent Injunction and Declaratory Judgment	Seeking injunctive relief and a declaratory judgment against the Pennsylvania insurance commissioner's attempt to unilaterally impose significant rate hikes and benefit cuts to elderly long-term care policyholders in Louisiana without obtaining approval from the Louisiana Department of Insurance	Pending - Preliminary Injunction Granted	David S. Rubin (Butler Snow L.L.P.)
717274	19th JDC	James J. Donelon, In His Official Capacity as Commissioner of Insurance for the State of Louisiana	Lighthouse Holdings Group, LLC et al.	Petition for Rehabilitation	Order of Rehabilitation	Pending	J. Ashley Moore (Taylor, Porter, Brooks, & Phillips L.L.P.); Michael Guy (Louisiana Assistant Attorney General)

DIVISION OF LEGAL SERVICES

<i>Docket Number</i>	<i>Court</i>	<i>Plaintiffs (at any time)</i>	<i>Defendants (at any time)</i>	<i>Cause of Action</i>	<i>Relief Sought</i>	<i>Current Status</i>	<i>Counsel Information</i>
700647	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	Allstate Insurance Company, State Farm Fire and Casualty Company, National Association of Mutual Insurance Companies, American Property Casualty Insurance Association, Encompass Insurance Company, Esurance Insurance Company	Petition for Declaratory Judgment	The Commissioner seeks a declaratory judgment declaring the proper statutory interpretation and application of Act 61 of the 2017 Regular Session of the Louisiana Legislature as to policies of insurance issued or delivered in this State that provide coverage for the peril of fire.	Pending	Harry J. "Skip" Phillips, Jr. (Taylor, Porter, Brooks, & Phillips L.L.P.)
713121	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	State National Fire Insurance Company, Columbus Underwriters, LLC., and Columbus Holdings, LLC	Petition for Rehabilitation	Receivership Proceeding	Pending	J. Ashley Moore (Taylor, Porter, Brooks, & Phillips L.L.P.); Michael Guy (Louisiana Assistant Attorney General)

HELPFUL LINKS

Regulatory documents issued during Fiscal Year 2022-2023 and all currently effective advisory letters, bulletins, directives, rules and regulations can be found at www.lidi.la.gov/onlineservices/documentsearch/. This document search feature may be filtered by keywords in the document name, document type, LDI office associated with the subject matter and year of promulgation.

For information on rules or regulations currently in the adoption process, www.lidi.la.gov/public-hearing-and-rulemaking-notices. Actions posted here remain available for at least one year in accordance with [La. R.S. 49:957](#).



Office of Insurance Fraud

OFFICE OF INSURANCE FRAUD

The Office of Insurance Fraud conducts investigations into the acts or practices of suspected insurance fraud and suspected violations of the Louisiana Insurance Code; conducts background investigations of applicants seeking a license or certificate of authority to transact the business of insurance in Louisiana; performs evaluations of applicants that require written consent by the commissioner of insurance pursuant to [18 U.S.C. 1033](#); confirms that admitted insurers and health maintenance organizations comply with [La. R.S. 22:572.1](#); and issues administrative actions for the LDI.

Insurance fraud referrals, which are protected and confidential, are received from the public and from entities regulated by the LDI pursuant to [La. R.S. 22:1926](#) and [40:1424](#). Investigation into the acts or practices of suspected insurance fraud or violations of the Louisiana Insurance Code include various investigative techniques, research, and analysis to determine an appropriate response by the LDI. Where the Office of Insurance Fraud suspects a violation of criminal law, a criminal referral is sent to the Office of the Attorney General and the Louisiana State Police to perform a criminal investigation.

The Office of Insurance Fraud received 2,792 reports of suspected fraudulent claims during Fiscal Year 2022-2023. Since its inception in 2007, the Office of Insurance Fraud’s database has accumulated 48,632 entries of suspected fraudulent claims. LDI staff referred 1,961 claim fraud investigations to Louisiana State Police and the Office of the Attorney General during the fiscal year, which resulted in 94 arrests and 180 criminal charges.

**TABLE 25 BACKGROUND INVESTIGATIONS
THREE-YEAR HISTORY**

	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Company Applications Received	111	136	125
Company Applications Approved	106	129	122
Company Biographical Affidavits Received	824	842	809
Company Biographical Affidavits Approved	810	828	796

TABLE 26 CHARGES AGAINST CLAIMANTS OR LICENSEES RESULTING FROM REFERRALS BY CATEGORY

<i>Category</i>	<i>Number of Charges*</i>	<i>Percent of Crimes</i>
Insurance Fraud	118	65.5%
Automobile Insurance Fraud	32	17.7%
Theft	20	11.0%
Forgery	4	2.2%
Criminal Conspiracy	1	0.6%
Criminal Mischief	1	0.6%
Identity Theft	1	0.6%
Obstruction of Justice	1	0.6%
Prohibited Actions & Sanctions - Insurance Producers	1	0.6%
Unauthorized Use of a Moveable	1	0.6%

* An arrest may include multiple charges.

OFFICE OF INSURANCE FRAUD

Investigations of insurance agents, claims adjusters and companies may involve misrepresentation; misappropriation (by any person) of funds belonging to the policyholder; activities of premium finance companies; activities by unlicensed and/or unauthorized entities; and the issuance/use of fraudulent insurance identification cards or certificates of insurance.

Investigations include the compilation, research, and analysis of information obtained by the Office of Insurance Fraud from consumer complaints, producers, companies, LDI offices and additional sources. A detailed analysis is done to determine if sufficient evidence exists to justify LDI action and/or criminal referral.

ACTIONS TAKEN REGARDING PRODUCER, CLAIMS ADJUSTER AND COMPANY FRAUD THREE-YEAR HISTORY

TABLE 27

	<i>Fiscal Year</i> 2022-2023	<i>Fiscal Year</i> 2021-2022	<i>Fiscal Year</i> 2020-2021
Number of Investigations Opened	261	222	179
Cease and Desist Orders Served	68	40	32
Criminal Referrals to Law Enforcement	49	54	50
Arrests Made as a Result of Criminal Referrals	2	2	3

HELPFUL LINKS

To search Regulatory Actions on the website, www.lidi.la.gov/OnlineServices/RegulatoryActions.

To report insurance fraud, www.lidi.la.gov/consumers/insurance-fraud/report-insurance-fraud.

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Office of Consumer Services

OFFICE OF CONSUMER SERVICES

The Office of Consumer Services was created by [Act 274](#) of the 2015 Regular Legislative Session and consists of the Market Conduct Division and the Consumer Complaints Division. The office monitors the marketing, customer service and claims handling practices of health, property and casualty, and life and annuity insurance issuers and producers conducting business in Louisiana. As the public-facing aspect of regulatory compliance, the office's work is vital to the department's regulation efforts.

The Market Conduct Division performs analyses, investigations and examinations of insurers to ensure policyholders, claimants and beneficiaries are treated fairly in accordance with Louisiana Law. In Fiscal Year 2022-2023, 40 companies were analyzed, and the division conducted 65 investigations and seven examinations.

The Consumer Complaints Division investigates complaints with an unbiased perspective to determine whether the insurer or producer performed in compliance with the law and with the terms and conditions of the policy. The complaint process often helps policyholders work through concerns they have with their insurer, get answers, move forward with a claim and access additional resources. However, the complaint process is a neutral, fact-based inquiry, and 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. A consumer may expect payment for an item not covered by the policy or may disagree with the way a transaction was handled, but the company or producer may be found to have acted properly and within the law. Overall, the division completed complaint investigations in an average of 23 days.

The Office of Consumer Services made improving the insurance literacy of consumers in Louisiana a top priority and will continue in its efforts to help consumers better understand their policies and how to navigate the claims process. In this commitment, staff are encouraged to expand their professional development and refine their investigation abilities through participation in various respected industry designation programs.

In Fiscal Year 2022 -2023, the Market Conduct Division began another round of hurricane exams focused on the insurance industry's response and handling of Hurricane Ida claims. Those examinations are ongoing. Additionally, the Office of Consumer Services combined staff from the Consumer Complaints and Market Conduct divisions to work together and establish a Pharmacy Benefit Manager (PBM) Working Group to study PBM laws and issues in response to the uptick in PBM complaints received in the 2022-2023 fiscal year. The PBM Working Group continues to work in collaboration and anticipates its first PBM examination or compliance audit in the upcoming fiscal year.

COMPLAINT REPORT

[LA. R.S. 22:1972](#) REPORT BY THE COMMISSIONER

The commissioner of insurance shall annually submit a report to the Senate and House of Representatives Committees on Insurance relative to complaints received and actions taken pursuant to the provisions of this Part. Such report shall contain information relative to the number of complaints received, and the disposition of same, the amount collected in penalties, the cost of all related proceedings, and such other information as the commissioner deems pertinent or the insurance committees shall request.

COMPLAINTS HANDLED AND FUNDS RECOVERED BY INSURANCE PRODUCT **TABLE 28**

<i>Fiscal Year 2022-2023</i>	<i>Life, Annuity and Long-Term Care</i>	<i>Health</i>	<i>Property and Casualty</i>	<i>Total</i>
Complaints Received	350	783	3,491	4,624
Amount of Benefits and Funds Recovered	\$2,744,228	\$520,820	\$23,294,845	\$26,559,894

The three-year trends in numbers of complaints received and dollars recovered for consumers are shown in Charts 3 and 4 on page 72.

CHART 3 NUMBER OF COMPLAINTS RECEIVED BY PRODUCT TYPE AND TOTAL THREE-YEAR HISTORY

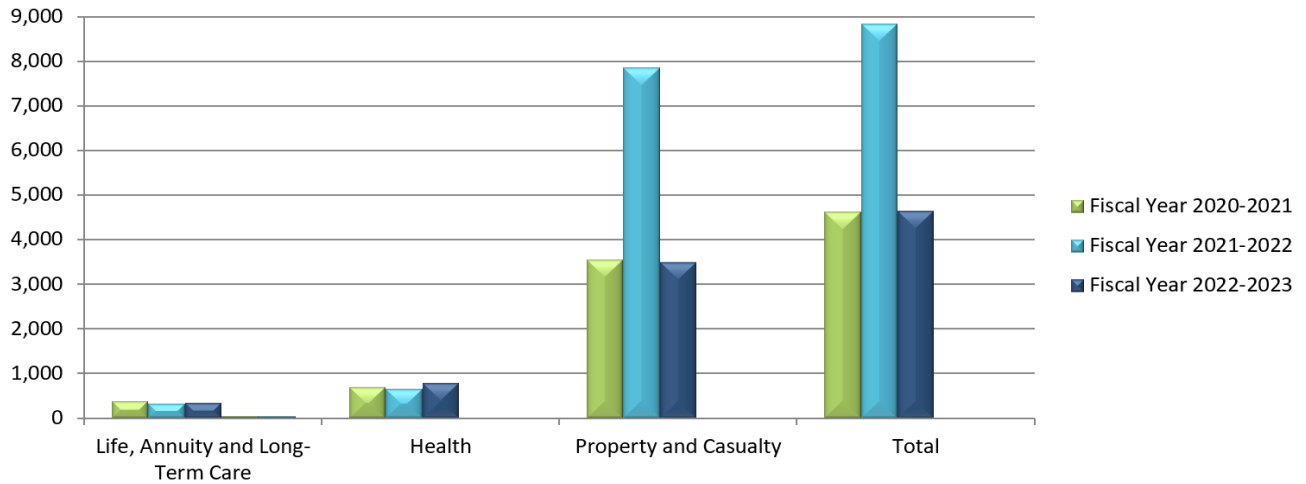
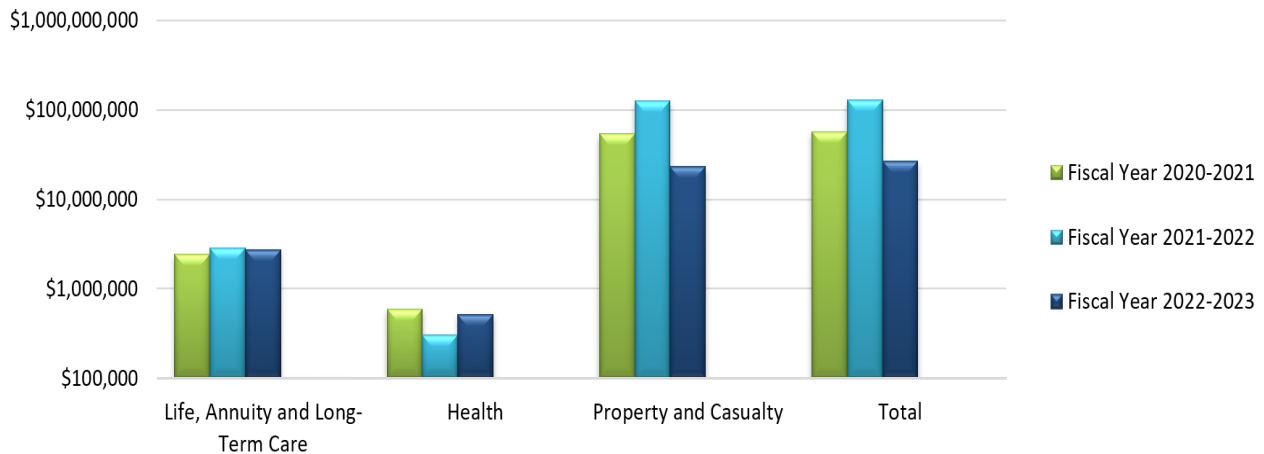


CHART 4 DOLLARS RECOVERED BY PRODUCT TYPE AND TOTAL THREE-YEAR HISTORY



COMPLAINT DISPOSITIONS

When a file is closed, it is assigned a disposition code. LDI disposition codes are uniform with those used by other states and are in accordance with guidelines set forth by the National Association of Insurance Commissioners. For example, disposition codes favorable to the complainant are used when the company position is overturned, additional recovery is acquired by the complainant, a premium or rating problem is resolved in the complainant’s favor, or other similar actions occur. If a file is closed because coverage is not provided for the complainant’s loss under the policyholder’s contract, the company’s or producer’s position is upheld, or if it is determined that a policy was not in force at the time of the loss, the disposition is recorded as favorable to the regulated entity. Neutral closures are reserved for withdrawn complaints, insufficient information provided, questions of fact or law, the filing of a lawsuit, or similar dispositions.

The table below provides closed complaint disposition percentages by product type and for the LDI as a whole. The dispositions include favorable to the complainant, favorable to the regulated entity the complaint is against, and neutral.

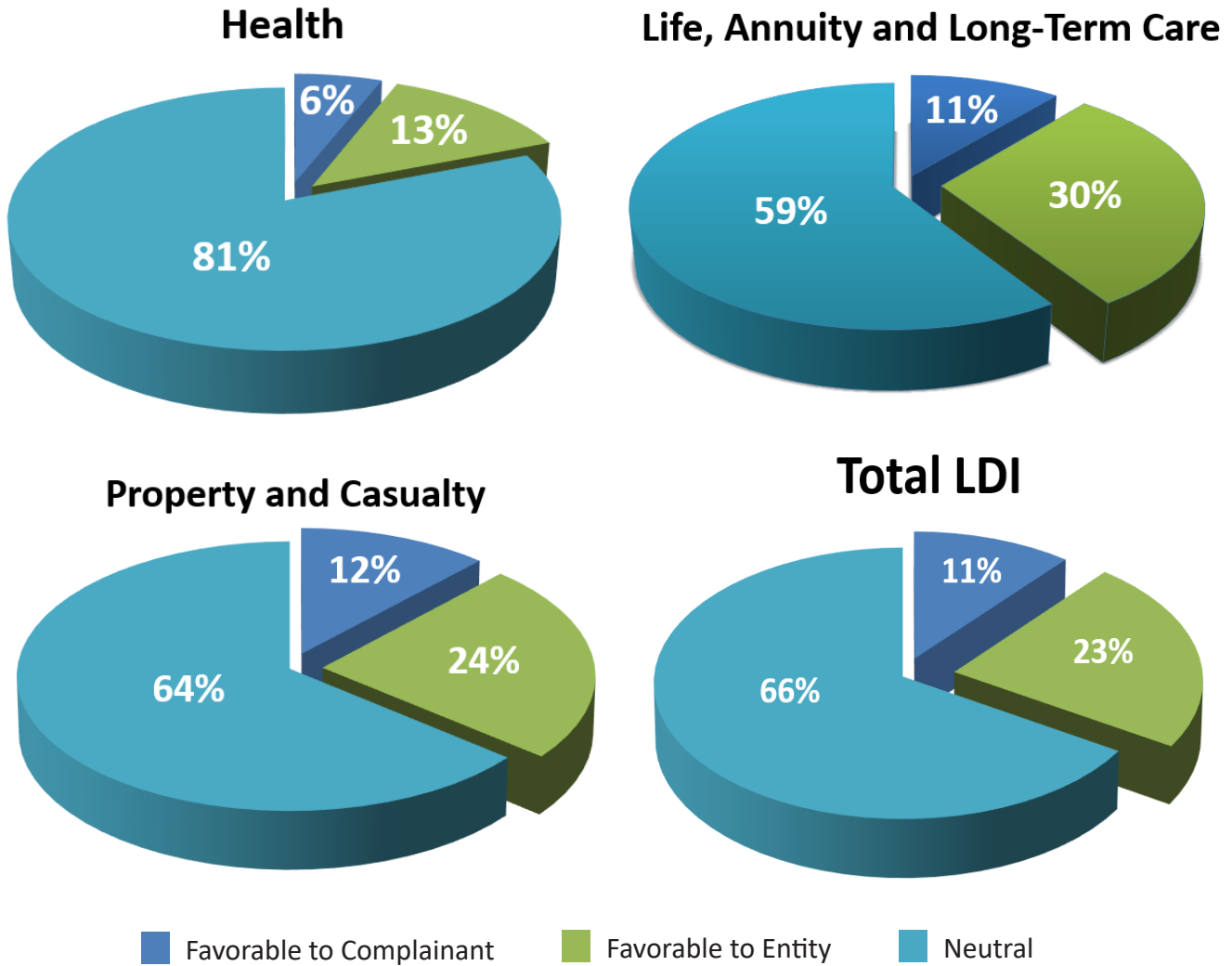
FY 22-23 COMPLAINT DISPOSITION PERCENTAGES BY PRODUCT AND TOTAL

TABLE 29

<i>Category</i>	<i>Life, Annuity and Long-Term Care</i>	<i>Health</i>	<i>Property and Casualty</i>	<i>Total</i>
Favorable to Complainant	11%	6%	12%	11%
Favorable to Regulated Entity	30%	13%	24%	23%
Neutral	59%	81%	64%	66%
	100%	100%	100%	100%

Charts 5-8 on the following page provide a visual representation of the complaint dispositions shown in Table 29.

CHARTS 5-8 CLOSED COMPLAINT DISPOSITIONS



HELPFUL LINKS

Complaint Filing, www.lidi.la.gov/onlineservices/ConsumerComplaintForm. Identifies the types of complaints the LDI can assist with and what documents are needed for a specialist to investigate a formal complaint. A series of screens leads the complainant through the process, including uploading supporting documentation. Complainants can also track the status of their complaint online.

View complaint data for companies that write insurance in Louisiana, www.lidi.la.gov/complaintdata.



Appendices

APPENDIX A:	INSURANCE TERMS
APPENDIX B:	PROPERTY AND CASUALTY INSURANCE
APPENDIX C:	LIFE, ACCIDENT AND HEALTH INSURANCE
APPENDIX D:	AGGREGATE HEALTH PREMIUM AND ENROLLMENT
APPENDIX E:	HEALTH MAINTENANCE ORGANIZATIONS
APPENDIX F:	TITLE INSURANCE
APPENDIX G:	GROUP SELF-INSURANCE FUNDS
APPENDIX H:	REVENUE REPORT
APPENDIX I:	LOUISIANA 101 LIFE INSURANCE EXAM RESULTS REPORT

APPENDIX A

INSURANCE TERMS

The tables in the subsequent appendices include gross direct premium writings in Louisiana, on a calendar year basis, for all insurers segregated by line of business. These categories do not provide information about specific insurance coverages or classes of insureds. The data contained hereafter may conflict with other areas of the annual report due to the treatment of some premiums as non-taxable. Following is a brief description of terms used throughout the appendices.

SOURCES

Barron's Business Guides: Dictionary of Insurance Terms, Fourth Edition; NAIC Glossary of Insurance Terms

GENERAL TERMS

Alien Company: an insurance company formed according to the laws of a foreign country. The company must conform to state regulatory standards to legally sell insurance products in that state.

Direct: premiums collected by the insurer from policyholders, before reinsurance premiums are deducted. Insurers share some direct premiums and the risk involved with their reinsurers.

Domestic Company: insurance company incorporated according to the laws of the state in which a risk is located and the policy issued. The insurance company is domiciled in that state.

Earned Premium: portion of a premium paid by an insured that has been allocated to the insurance company's loss experience, expenses and profit year to date.

Foreign Company: insurance company whose domicile is in a state other than the one in which the company is writing business in Louisiana.

Loss Ratio: relationship of incurred losses plus loss adjustment expense to earned premiums.

Losses Incurred: important quantitative measure for an insurance company indicating the percentage of each premium dollar that is going to pay for losses. Based on losses incurred, appropriate reserves are established. Changes in incurred losses over several policy periods indicate the trend in the loss picture and the accuracy of the basic premium charged to reflect expected losses.

Market Share: the ratio of direct premiums written by a company to the total direct premiums written by all companies writing that line of business.

Risk Retention Group: group-owned insurer organized for the purpose of assuming and spreading the liability risks to its members.

Written Premium: total premiums generated from all policies written by an insurance company within a given period of time.

APPENDIX A – INSURANCE TERMS

LINES OF BUSINESS

Aggregate Write-Ins: coverages not generally described on the previous page (e.g., Involuntary Unemployment Insurance, Automobile Warranty, etc.).

Aircraft Hull Insurance: coverage on an all risks basis whether the airplane is on the ground or in the air.

Aircraft Liability Insurance: coverage for the insured in the event that the insured's negligent acts and/or omissions result in losses in connection with the use, ownership, or maintenance of aircraft. Liability coverage can be provided for bodily injury and/or property damage to passengers and also to individuals who are not passengers.

Allied Lines: property insurance closely associated with fire insurance and usually purchased in conjunction with a Standard Fire Policy. Allied lines include data processing insurance, demolition insurance, earthquake insurance, increased cost of construction clause, radioactive contamination insurance, sprinkler leakage insurance, standing timber insurance, vandalism and malicious mischief insurance, water damage insurance.

Annuity: contract sold by insurance companies that pays a monthly (or quarterly, semiannual or annual) income benefit for the life of a person (the annuitant), for the lives of two or more persons, or for a specified period of time. The annuitant can never outlive the income from the annuity.

Auto Liability Insurance: coverage if an insured is legally liable for bodily injury or property damage caused by an automobile.

Automobile Physical Damage Insurance: coverage in the event an insured's automobile is damaged, destroyed, or lost through fire, theft, vandalism, malicious mischief, collision or windstorm. There are two kinds of property damage coverage – collision insurance and comprehensive insurance.

Boiler and Machinery Insurance: covers losses resulting from the malfunction of boilers and machinery. Most property insurance policies exclude these losses, which is why a separate boiler and machinery policy or a commercial package policy is needed. The insurance covers business property, other property involved, and legal fees, if any.

Burglary and Theft: coverage for property taken or destroyed by breaking and entering the insured's premises, burglary or theft, forgery or counterfeiting, fraud, kidnap and ransom, and off-premises exposure.

Commercial Auto Insurance: coverage for motor vehicles owned by a business engaged in commerce that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents arising out of the ownership, maintenance, use, or care-custody & control of a motor vehicle.

Commercial Package Policy: insurance policy that is commercial lines in orientation and is composed of two or more of the following coverages: Commercial Property, Business Crime, Business Automobile, Boiler and Machinery, Commercial General Liability, Inland Marine Insurance and Farmowners and Ranchowners Insurance (Commercial Multiple Peril Policy).

Credit Insurance: commercial coverage against losses resulting from the failure of business debtors to pay their obligation to the insured, usually due to insolvency. The coverage is geared to manufacturers, wholesalers and service providers who may be dependent on a few accounts and therefore could lose significant income in the event of an insolvency.

APPENDIX A – INSURANCE TERMS

Credit Accident and Health Insurance: coverage provided to or offered to borrowers in connection with a consumer credit transaction where the proceeds are used to repay a debt or an installment loan in the event the consumer is disabled as the result of an accident, including business not exceeding 120 months duration.

Credit Life Insurance: insurance issued to a creditor (lender) to cover the life of a debtor (borrower) for an outstanding loan. If the debtor dies prior to repayment of the debt, the policy will pay off the balance of the amount outstanding.

Crop Insurance: coverage protecting the insured against loss or damage to crops from a variety of perils, including but not limited to fire, lightening, loss of revenue, tornado, windstorm, hail, flood, rain, or damage by insects.

Dental Insurance: policies providing only dental treatment benefits such as routine dental examinations, preventive dental work, and dental procedures needed to treat tooth decay and diseases of the teeth and jaw.

Earthquake Insurance: coverage that can be purchased as an endorsement to many property policies such as the standard fire policy or as a separate policy. Coverage is for direct damage resulting from earthquake or volcanic eruption.

Farmowners Comprehensive Personal Liability Insurance: provides the same coverage as a comprehensive personal liability insurance policy, plus coverage to exposures that are peculiar to farms, such as farm business operations, farm employees engaged in farm business activities, and liability arising out of selling farm products.

Fidelity Bond: coverage that guarantees that the insurance company will pay the insured business or individual for money or other property lost because of dishonest acts of its bonded employees, either named or by positions. The bond covers all dishonest acts, such as larceny, theft, embezzlement, forgery, misappropriation, wrongful abstraction, or willful misapplication, whether employees act alone or as a team.

Financial Guaranty: a surety bond, insurance policy, or an indemnity contract (when issued by an insurer), or similar guaranty types under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation or any other permissible product that is defined as or determined to be financial guaranty insurance.

Fraternal Life Insurance: group coverage for members of a fraternal association, usually on a nonprofit basis.

Group Insurance: single policy under which individuals in a natural group (such as employees of a business firm) and their dependents are covered.

Group Accident and Health: coverage written on a group basis (e.g., employees of a single employer and their dependents) that pays scheduled benefits or medical expenses caused by disease, accidental injury or accidental death. Excludes amounts attributable to uninsured accidents and health plans and the uninsured portion of partially insured accident and health plans.

Group Credit-Life: contracts sold in connection with loan/credit transactions or other credit transactions, which do not exceed a stated duration and/or amount and provide insurance protection against death.

Health Maintenance Organization: prepaid group health insurance plan that entitles members to services of participating physicians, hospitals and clinics.

APPENDIX A – INSURANCE TERMS

Homeowners Insurance Policy: package policy that combines (1) coverage against the insured’s property being destroyed or damaged by various perils, and (2) coverage for liability exposure of the insured.

Inland Marine Insurance: business risks coverage for (1) property damage or destruction of an insured’s property and (2) liability exposure of an insured for damage or destruction of someone else’s property under his or her care, custody or control. The insured (shipper) needs this insurance because the carrier (who can also be the insured and purchase inland marine insurance) may be found not at fault for damage to a property; or the carrier may not have any insurance or adequate insurance.

Individual Health: health insurance where the policy is issued to an individual covering the individual and/or their dependents in the individual market. This includes conversions from group policies.

Industrial Life: also called “debit” insurance, is insurance under which premiums are paid monthly or more often, the face amount of the policy does not exceed a stated amount, and the words “industrial policy” are printed in prominent type on the face of the policy.

International: includes all business transacted outside the U.S. and its territories and possessions where the appropriate line of business is not determinable.

Life Insurance: protection against the death of an individual in the form of payment to a beneficiary – usually a family member, business or institution.

Long-Term Care: policies that provide coverage for not less than one year for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services provided in a setting other than an acute care unit of a hospital, including policies that provide benefits for cognitive impairment or loss of functional capacity.

Malpractice Insurance: professional liability coverage for physicians, lawyers and other specialists against suits alleging negligence or errors and omissions that have harmed clients.

Marine Insurance: coverage for goods in transit and the vehicles of transportation on waterways, land and air (Ocean Marine Insurance).

Medicare Supplement: coverage sold on an individual or group basis to help fill the “gaps” in the protections granted by the federal Medicare program. It is structured to pay part or all of Medicare’s deductibles and co-payments. Also known as “Medigap” insurance.

Mortgage Guarantee: insurance that indemnifies a lender for loss upon foreclosure if a borrower fails to meet required mortgage payments.

Mortgage Insurance: life insurance that pays the balance of a mortgage if the mortgagor (insured) dies.

Multi-Peril: personal and business property coverage combining several types of property insurance in one policy.

Other Insurance: presence of other contract(s) covering the same conditions. When more than one policy covers the exposure, each policy will pay an equal share of the loss.

APPENDIX A – INSURANCE TERMS

Other Liability Coverage: protects the insured against legal liability resulting from negligence, carelessness or a failure to act causing property damage or personal injury to others. Can include General Liability; Umbrella Liability; Professional Liability; Contractor, Construction and Landlord Liability; and Environmental Liability.

Private Passenger Auto (PPA): filings that include singularly or in any combination coverage such as the following: Auto Liability, Personal Injury Protection (PIP), Medical Payments (MP), Uninsured/Underinsured (UM/UIM); Specified Causes of Loss, Comprehensive, and Collision.

Product Liability Coverage: protects manufacturers, merchants and distributors exposure to lawsuits by people who have sustained bodily injury or property damage through the use of the product.

Reinsurance: a transaction between a primary insurer and another licensed (re) insurer where the reinsurer agrees to cover all or part of the losses and/or loss adjustment expenses of the primary insurer. The assumption is in exchange for a premium. Indemnification is on a proportional or non-proportional basis.

Self-Insurance Plan: type of insurance often used for high frequency low severity risks where risk is not transferred to an insurance company but retained and accounted for internally.

Short-Term Medical: policies that provide major medical coverage for a short period of time, typically 30 to 180 days. These policies may be renewable for multiple periods.

Surety Bond: a three-party agreement whereby a guarantor (insurer) assumes an obligation or responsibility to pay a second party (obligee) should the principal debtor (obligor) become in default.

Surplus Lines: specialized property or liability coverage available via nonadmitted insurers where coverage is not available through an admitted insurer, licensed to sell that particular coverage in the state.

Title Insurance: coverage that guarantees the validity of a title to real and personal property. Buyers of real and personal property and mortgage lenders rely upon the coverage to protect them against losses from undiscovered defects in existence when the policy is issued.

Viatical Settlements: contracts or agreements in which a buyer agrees to purchase all or a part of a life insurance policy.

Vision Insurance: limited benefit expense policies that provide benefits for eye care and eye care accessories. Generally provides a stated dollar amount per annual eye examination. Benefits often include a stated dollar amount for glasses and contacts. May include surgical benefits for injury or sickness associated with the eye.

Warranty: coverage that protects against manufacturer's defects past the normal warranty period and for repair after breakdown to return a product to its originally intended use. Warranty insurance generally protects consumers from financial loss caused by the seller's failure to rectify or compensate for defective or incomplete work and cost of parts and labor necessary to restore a product's usefulness. Includes but is not limited to coverage for all obligations and liabilities incurred by a service contract provider, mechanical breakdown insurance and service contracts written by insurers.

Workers' Compensation Insurance: insurance that covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or federal workers' compensation laws and other statutes.

APPENDIX B

PROPERTY AND CASUALTY INSURANCE

APPENDIX B – PROPERTY AND CASUALTY INSURANCE

**PROPERTY AND CASUALTY INSURERS EXHIBIT OF PREMIUMS AND LOSSES
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2022**

Line #	Line of Business	Direct Premium Written	Direct Premium Earned	Dividends Paid on Direct Business	Direct Unearned Premium Reserve	Direct Loss Paid (Deducting Salvage)	Direct Losses Incurred
01	Fire	578,886,597	502,879,175	171,053	256,743,408	1,222,514,924	598,175,029
02.1	Allied Lines	923,736,733	742,829,543	711,911	442,240,877	1,423,627,841	251,302,113
02.2	Multiple Peril Crop	154,387,599	158,651,411	-	10,787,157	124,861,024	142,681,268
02.3	Federal Flood	259,322,790	271,714,101	-	133,581,646	76,293,041	(2,765,319)
02.4	Private Crop	5,503,018	5,503,018	-	-	7,502,342	5,822,464
02.5	Private Flood	28,920,043	27,416,159	-	12,575,883	3,126,725	2,941,363
03	Farmowners Multiple Peril	16,075,321	15,539,242	-	7,609,276	9,569,791	3,042,690
04	Homeowners Multiple Peril	2,465,800,281	2,160,689,662	69,111,666	1,179,850,645	2,534,979,917	865,985,305
05.1	Commercial Multiple Peril (Non-Liability)	516,630,880	481,215,919	77,335	236,390,902	936,448,466	347,300,890
05.2	Commercial Multiple Peril (Liability)	178,750,577	169,086,385	19,686	80,759,326	76,589,649	67,261,236
06	Mortgage Guaranty	63,413,456	66,154,338	-	15,185,905	3,876,470	(22,906,449)
08	Ocean Marine	171,832,135	167,818,360	3,261	76,073,594	159,877,927	102,460,469
09	Inland Marine	583,060,986	545,750,088	159,460	189,569,407	285,654,382	222,759,203
10	Financial Guaranty	1,578,310	4,081,259	-	37,324,017	-	-
11.1	Medical Professional Liability - Occurrence	18,971,035	18,965,517	22,550	6,387,451	5,673,258	5,715,666
11.2	Medical Professional Liability - Claims-Made	97,105,365	96,506,318	83,230	40,945,707	14,175,839	24,564,211
12	Earthquake	7,722,625	6,829,290	8,803	3,178,540	23,611	(1,153,740)
13.1	Comprehensive (Hospital and Medical) Ind	176	94	-	122	200	(11,153)
13.2	Comprehensive (Hospital and Medical) Group	39,266,025	40,625,809	-	3,768,221	24,289,354	18,911,766
14	Credit Accident and Health	50,165	53,690	-	2,654	18,479	9,866
15.1	Vision Only	74,123	74,279	-	149	3,354	2,708
15.2	Dental Only	331,683	332,134	-	457	93,726	108,744
15.3	Disability Income	2,713,358	2,701,777	-	701,163	1,199,962	1,425,314
15.4	Medicare Supplement	4,096,153	4,078,103	-	471,138	3,386,424	3,265,262
15.5	Medicaid Title XIX	-	-	-	-	-	-
15.6	Medicare Title XVIII	-	-	-	-	-	-
15.7	Long-Term Care	7,174,522	7,136,277	-	1,983,531	6,886,086	12,963,493
15.8	Federal Employees Health Benefits Program	-	-	-	-	-	-
15.9	Other Health	33,424,344	33,177,824	241	3,117,065	13,927,033	19,500,811
16	Workers' Compensation	874,834,371	867,317,897	117,734,593	303,474,540	370,777,901	314,690,054
17.1	Other Liability - Occurrence	1,016,244,097	973,450,745	362,412	485,535,583	437,724,180	607,789,973
17.2	Other Liability - Claims-made	300,035,804	287,914,792	27,150	151,325,289	109,937,712	68,993,700
17.3	Excess Workers' Compensation	52,607,925	50,965,317	-	12,728,564	22,812,882	18,832,964
18.1	Products Liability - Occurrence	48,926,782	46,765,398	(64)	22,926,065	17,787,626	20,983,871
18.2	Products Liability - Claims-Made	4,174,426	3,945,162	-	1,995,947	16,621	25,864,983
19.1	Private Passenger Auto No-Fault	20,862	21,321	-	5,333	494,138	535,213
19.2	Private Passenger Auto Liability	3,110,067,063	3,089,882,170	7,036,453	828,926,382	2,114,113,004	2,304,458,930
19.3	Commercial Auto No-Fault	158,825	197,435	-	108,433	960,337	1,019,932
19.4	Commercial Auto Liability	887,589,767	868,131,963	25,987	388,187,920	607,554,198	714,000,939
21.1	Private Passenger Auto Physical Damage	1,853,875,081	1,810,046,570	3,761,277	523,212,437	1,356,290,273	1,369,266,757
21.2	Commercial Auto Physical Damage	163,029,237	155,384,107	4,010	64,549,404	87,791,591	79,668,264
22	Aircraft (All Perils)	50,863,485	48,532,154	-	28,373,675	26,486,843	21,743,183
23	Fidelity	14,639,551	13,830,181	-	8,719,044	2,620,873	2,485,284
24	Surety	152,499,363	134,787,376	1,524	80,035,714	26,368,944	33,684,363
26	Burglary and Theft	5,879,404	5,462,000	-	2,677,385	511,807	(4,393)
27	Boiler and Machinery	53,013,835	49,973,356	-	22,578,891	74,301,471	96,742,334
28	Credit	33,050,075	32,152,248	-	24,024,093	9,030,352	11,152,373
29	International	2,949	1,848	-	1,101	-	(16,692)
30	Warranty	6,897,121	8,832,500	-	12,497,652	7,354,093	7,780,980
34	Aggregate Write-Ins, Other Lines of Business	25,188,990	22,898,848	-	22,539,855	15,468,917	11,296,396
35	Totals	14,812,427,313	14,000,303,160	199,322,538	5,723,671,548	12,223,003,588	8,380,332,618

DATA SOURCE: 2022 Property and Casualty Annual Statement, Exhibit of Premiums and Losses (State Page) for all companies writing business in Louisiana. This page is unaudited and may contain inadvertent errors.

APPENDIX B – PROPERTY AND CASUALTY INSURANCE

**PROPERTY AND CASUALTY INSURERS EXHIBIT OF PREMIUMS AND LOSSES
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2022**

<i>Line #</i>	<i>Line of Business</i>	<i>Direct Losses Unpaid</i>	<i>Direct Defense & Cost Containment Expense Paid</i>	<i>Direct Defense & Cost Containment Expense Incurred</i>	<i>Direct Defense & Cost Containment Expense Unpaid</i>	<i>Commissions and Brokerage Expenses</i>	<i>Taxes, Licenses and Fees</i>
01	Fire	494,022,344	29,481,580	21,247,966	25,570,041	70,635,143	14,026,639
02.1	Allied Lines	1,232,859,106	44,679,949	34,818,414	71,375,634	111,370,502	15,266,615
02.2	Multiple Peril Crop	46,708,694	49,830	48,073	80,517	12,699,969	186,438
02.3	Federal Flood	16,296,826	1,380,367	931,150	111,025	45,092,320	8,163,079
02.4	Private Crop	251,655	20,463	10,445	3,607	1,273,498	172,592
02.5	Private Flood	7,890,666	108,304	243,076	374,323	3,420,415	745,380
03	Farmowners Multiple Peril	9,333,074	437,040	345,541	849,952	2,330,800	860,697
04	Homeowners Multiple Peril	1,510,500,310	77,726,491	67,380,777	68,345,488	308,443,817	101,887,664
05.1	Commercial Multiple Peril (Non-Liability)	718,571,764	41,362,365	31,010,992	41,725,741	87,607,356	20,283,327
05.2	Commercial Multiple Peril (Liability)	261,801,793	21,495,594	19,276,956	91,539,555	31,651,744	8,329,662
06	Mortgage Guaranty	45,015,379	36,883	(62,515)	192,388	-	2,289,122
08	Ocean Marine	266,518,708	16,646,819	13,032,701	26,389,456	32,224,988	5,648,388
09	Inland Marine	137,720,089	5,133,678	2,351,254	7,072,518	112,878,344	23,987,650
10	Financial Guaranty	-	2,263	2,263	-	-	(44,341)
11.1	Medical Professional Liability - Occurrence	36,320,438	3,020,810	4,280,916	19,204,827	3,141,379	818,512
11.2	Medical Professional Liability - Claims-Made	135,285,818	16,975,570	17,538,918	89,958,225	9,462,633	1,525,000
12	Earthquake	1,242,672	5,743	(221,262)	34,165	814,080	206,094
13.1	Comprehensive (Hospital and Medical) Ind	2,344	-	(976)	5	7	498
13.2	Comprehensive (Hospital and Medical) Group	16,355,735	130,444	(258,189)	(191,467)	4,125,923	972,551
14	Credit Accident and Health	12,547	-	(13)	20	34,360	2,278
15.1	Vision Only	3,147	-	-	-	15,932	3,773
15.2	Dental Only	30,468	3,916	4,694	1,087	71,067	19,127
15.3	Disability Income	4,281,873	5,439	(10,908)	(8,237)	309,631	83,764
15.4	Medicare Supplement	428,751	-	50	330	460,052	110,846
15.5	Medicaid Title XIX	-	-	-	-	-	32
15.6	Medicare Title XVIII	-	-	-	-	-	-
15.7	Long-Term Care	30,384,224	6,172	13,680	30,251	416,015	28,886
15.8	Federal Employees Health Benefits Program	-	-	-	-	-	32
15.9	Other Health	16,157,020	276,001	246,845	262,261	5,908,687	983,221
16	Workers' Compensation	1,959,806,187	46,789,194	62,373,542	215,857,162	80,962,904	61,032,857
17.1	Other Liability - Occurrence	1,969,327,880	88,699,905	91,453,007	381,270,207	157,321,401	25,352,334
17.2	Other Liability - Claims-made	456,017,230	22,677,830	14,006,549	118,118,053	52,651,298	9,722,728
17.3	Excess Workers' Compensation	312,052,646	2,020,918	4,366,703	18,850,481	7,970,483	2,056,488
18.1	Products Liability - Occurrence	128,800,832	10,961,754	8,580,221	63,609,688	7,655,617	1,098,766
18.2	Products Liability - Claims-Made	34,781,578	21,412	(1,044,289)	1,201,791	704,741	110,355
19.1	Private Passenger Auto No-Fault	1,374,854	205,951	248,674	206,701	75,957	42,840
19.2	Private Passenger Auto Liability	2,285,750,997	114,300,072	89,856,684	334,116,550	228,174,204	100,665,657
19.3	Commercial Auto No-Fault	84,875	332,289	350,710	94,865	50,149	2,449
19.4	Commercial Auto Liability	1,342,946,267	81,854,948	80,402,633	163,004,395	116,629,109	32,815,337
21.1	Private Passenger Auto Physical Damage	170,551,119	3,919,234	4,002,910	6,162,871	145,062,086	61,406,259
21.2	Commercial Auto Physical Damage	31,253,901	2,956,868	2,019,395	3,376,100	22,106,936	5,681,850
22	Aircraft (All Perils)	53,325,809	2,930,764	2,447,253	8,106,302	8,408,397	2,185,145
23	Fidelity	6,655,912	115,353	(4,549)	720,277	2,362,338	682,626
24	Surety	81,258,517	5,044,189	5,320,838	13,620,287	36,309,070	6,865,091
26	Burglary and Theft	2,936,367	5,364	(41,312)	256,328	1,359,600	195,811
27	Boiler and Machinery	37,803,897	217,388	935,055	1,086,679	2,810,791	1,867,267
28	Credit	10,064,625	105,986	285,198	320,617	12,828,018	1,035,363
29	International	(16,692)	-	-	-	402	1,034
30	Warranty	843,214	6,586	9,631	615	204,543	301,542
34	Aggregate Write-Ins, Other Lines of Business	40,932,267	134,219	581,166	705,185	6,038,774	1,100,101
35	Totals	13,914,547,727	642,285,945	578,380,867	1,773,606,866	1,734,075,480	520,779,426

DATA SOURCE: 2022 Property and Casualty Annual Statement, Exhibit of Premiums and Losses (State Page) for all companies writing business in Louisiana. This page is unaudited and may contain inadvertent errors.

APPENDIX B – PROPERTY AND CASUALTY INSURANCE

The table below displays the action taken on all rate filings reviewed by the Actuarial Division and the market impact of these filings as requested by the filing company compared to the market impact of these rate filings as approved by the Office of Property and Casualty.

RATE FILINGS DOLLAR IMPACT THREE-YEAR HISTORY

Fiscal Year 2022-2023				
<i>Filing Disposition</i>	<i>Rate Filings Reviewed by Actuarial Division ¹</i>	<i>Percent of Total Rate Filings Reviewed</i>	<i>Requested Dollar Impact of Rate Filings</i>	<i>Approved Dollar Impact of Rate Filings</i>
Disapproved	40	2%	\$13,437,689	\$ 0
Total Approved	1,524	91%	\$1,612,484,307	\$1,484,000,252
Approved With Amended Rate Request ²	74	4%	\$664,904,129	\$537,371,499
All Other Approvals	1,450	87%	\$947,580,178	\$946,628,753
Withdrawn	108	6%	\$87,948,320	\$0
TOTALS	1,672	100%	\$1,713,870,316	\$1,484,000,252
Fiscal Year 2021-2022				
<i>Filing Disposition</i>	<i>Rate Filings Reviewed by Actuarial Division ¹</i>	<i>Percent of Total Rate Filings Reviewed</i>	<i>Requested Dollar Impact of Rate Filings</i>	<i>Approved Dollar Impact of Rate Filings</i>
Disapproved	85	6%	\$70,330,293	\$0
Total Approved	1,345	87%	\$592,129,424	\$542,304,826
Approved With Amended Rate Request ²	71	5%	\$255,272,685	\$205,008,820
All Other Approvals	1,274	82%	\$336,856,739	\$337,296,007
Withdrawn	115	7%	\$55,611,505	\$0
TOTALS	1,545	100%	\$718,071,222	\$542,304,826
Fiscal Year 2020-2021				
<i>Filing Disposition</i>	<i>Rate Filings Reviewed by Actuarial Division ¹</i>	<i>Percent of Total Rate Filings Reviewed</i>	<i>Requested Dollar Impact of Rate Filings</i>	<i>Approved Dollar Impact of Rate Filings</i>
Disapproved	84	5%	\$4,982,598	\$0
Total Approved	1,451	87%	\$159,021,896	\$148,546,868
Approved With Amended Rate Request ²	132	8%	\$25,435,769	\$15,285,014
All Other Approvals	1,319	79%	\$133,586,127	\$133,261,855
Withdrawn	130	8%	\$32,327,134	\$0
TOTALS	1,665	100%	\$196,331,628	\$148,546,868

1. Includes only rate filings where the review was completed in the fiscal year by the Actuarial Division for property and casualty lines regulated under [La. R.S. 22:1451](#) et seq. (referred to as “Modified Prior Approval”) and includes Workers’ Compensation Group Self-Insured Fund rate filings reviewed in accordance with [La. R.S. 23:1191](#) et seq. and [Regulation 42](#). It does not include rate filings made in accordance with [La. R.S. 22:1464\(E\), 1464\(A\)\(1\)](#) or [1451\(D\)](#) (referred to respectively as “Consent-to-Rate”, “Individually Risk Rated” and “Commercial Informational”).

2. As a result of the rate filing’s review, either the requested rates were amended or corrected.

APPENDIX B – PROPERTY AND CASUALTY INSURANCE

The table on page 84 summarizes the three-year history of rate filings by type of filing. Prior approval, consent-to-rate, individually risk rated and commercial deregulation are the only property and casualty filing types authorized in Louisiana under [Title 22](#). In addition to Title 22, [Title 23](#) authorizes the commissioner of insurance to review all workers' compensation group self-insured rate filings, which is delegated to the Actuarial Division. Workers' compensation is a form of property and casualty, so these reviews are also shown in this table.

The provisions are as follows:

Prior Approval

The prior approval provisions for rates and rules apply to the review process performed by the Office of Property and Casualty for the majority of rate and rule filings received. Rate filings set the base rate of the coverage, then rule filings apply certain underwriting criteria that establishes the premium.

The company must submit a filing with the Office of Property and Casualty and wait 45 days before implementing a newly requested rate and/or rule revision. The Office of Property and Casualty can approve an earlier implementation of a new or revised rate and/or rule if the rate and/or rule has been reviewed and approved before the expiration of the 45-day wait period.

If an insurer has submitted a rate and/or rule filing to the LDI for review and the LDI does not disapprove the filing or inform the insurer that the filing is incomplete within 45 days of the filing's receipt by the Office of Property and Casualty, the insurer can implement the rate and/or rule pursuant to [La. R.S. 22:1451\(C\)\(2\)](#).

Consent-to-Rate

Pursuant to [La. R.S. 22:1464](#), a company may exceed the rate previously approved for use in Louisiana and charge a rate in excess of the rate on a specific, usually high, risk. In these situations, the insured must "consent" to the rate increase in writing, then the insurer files a written application setting forth the reasons for the excess rate and obtains the approval of the commissioner. [Regulation 111](#) sets forth the specifics relative to the time period for the submission and the elements required for a consent-to-rate filing.

Individually Risk Rated

Pursuant to [La. R.S. 22:1464](#), a company may individually rate an insured risk for excess property and casualty insurance coverages that are not written according to manual rates or rating plans. Examples of this include excess flood insurance, adding higher liability coverage or an endorsement/rider that expands the scope of the policy to cover high-valued items.

Commercial Deregulation

The commercial deregulation provision is outlined in [La. R.S. 22:1451\(D\)](#). All commercial filings, both rate and rule, are filed with the Office of Property and Casualty. If an insurance program's premiums are designated by the insurance company as being negotiated, each policy written in that program has an annual premium of \$10,000 or greater, and if the line of business is any other than workers' compensation or medical malpractice, the company is required to submit an informational filing to the Office of Property and Casualty.

APPENDIX B – PROPERTY AND CASUALTY INSURANCE

METHODS OF RATE FILING THREE-YEAR HISTORY

Fiscal Year 2022-2023			
Filing Type	Total Number of Filings Reviewed ¹	Number of Filings Reviewed Favorably ²	Number of Filings Not Reviewed Favorably ³
Modified Prior Approval Rate Filings ⁴	1,670	1,522	148
Consent-to-Rate Rate Filings ⁵	354	350	4
Individually Risk Rated Rate Filings ⁶	28	28	0
Commercial Informational Rate Filings ⁷	69	68	1
Filings Other Than Rate Filings	573	532	41
Workers' Compensation Group Self-Insured Funds ⁸	2	2	0
TOTALS: ALL FILING METHODS	2,696	2,502	194
Fiscal Year 2021-2022			
Filing Type	Total Number of Filings Reviewed ¹	Number of Filings Reviewed Favorably ²	Number of Filings Not Reviewed Favorably ³
Modified Prior Approval Rate Filings ⁴	1,544	1,344	200
Consent-to-Rate Rate Filings ⁵	388	387	1
Individually Risk Rated Rate Filings ⁶	17	17	0
Commercial Informational Rate Filings ⁷	24	21	3
Filings Other Than Rate Filings	621	547	74
Workers' Compensation Group Self-Insured Funds ⁸	1	1	0
TOTALS: ALL FILING METHODS	2,595	2,317	278
Fiscal Year 2020-2021			
Filing Type	Total Number of Filings Reviewed ¹	Number of Filings Reviewed Favorably ²	Number of Filings Not Reviewed Favorably ³
Modified Prior Approval Rate Filings ⁴	1,664	1,450	214
Consent-to-Rate Rate Filings ⁵	403	395	8
Individually Risk Rated Rate Filings ⁶	25	24	1
Commercial Informational Rate Filings ⁷	24	17	7
Filings Other Than Rate Filings	808	708	100
Workers' Compensation Group Self-Insured Funds ⁸	1	1	0
TOTALS: ALL FILING METHODS	2,925	2,595	330

1. Includes only filings where the review was completed in the fiscal year for property and casualty lines regulated under [La. R.S. 22:1451](#) et seq. and includes Workers' Compensation Group Self-Insured Fund rate filings reviewed in accordance with [La. R.S. 23:1191](#) et seq. and [Regulation 42](#). This category includes rate filings made in accordance with [La. R.S. 22:1464\(E\)](#), [1464\(A\)\(1\)](#) or [1451\(D\)](#).

2. Filings "Reviewed Favorably" include those reviewed and approved by the commissioner in accordance with [La. R.S. 22:1451](#) et seq. or in accordance with Workers' Compensation Group Self-Insured Fund rate filings reviewed in accordance with [La. R.S. 23:1191](#) et seq. and [Regulation 42](#). "Reviewed Favorably" also includes filings reviewed and found to be compliant with the requirements of La. R.S. [22:1464\(E\)](#), [1464\(A\)\(1\)](#) or [1451\(D\)](#), i.e., consent-to-rate, individually risk rated or informational filings.

3. Filings "Not Reviewed Favorably" are those reviewed and disapproved by the commissioner in accordance with [La. R.S. 22:1451](#) et seq. or in accordance with Workers' Compensation Group Self-Insured Fund rate filings reviewed in accordance with [La. R.S. 23:1191](#) et seq. and [Regulation 42](#). "Not Reviewed Favorably" also includes filings reviewed and found not to be compliant with the requirements of La. R.S. [22:1464\(E\)](#), [1464\(A\)\(1\)](#) or [1451\(D\)](#), i.e., consent-to-rate, individually risk rated or informational filings, and includes filings withdrawn before a review is completed.

4. See Footnote 2 for table 20 on page 53.

5. [La. R.S. 22:1464\(E\)](#).

6. [La. R.S. 22:1464\(A\)\(1\)](#).

7. [La. R.S. 22:1451\(D\)](#).

8. [La. R.S. 23:1191](#) et seq. and [Regulation 42](#).

APPENDIX B – PROPERTY AND CASUALTY INSURANCE

LOUISIANA PROPERTY AND CASUALTY MARKET EXHIBIT OF UNDERWRITING GAINS AND LOSSES BY LINE OF BUSINESS - CALENDAR YEAR 2022

<i>Line of Business</i>	<i>(A) Direct Premium Written</i>	<i>(B) Direct Premium Earned</i>	<i>(C) Dividends Paid</i>	<i>(D) Incurred Losses and Adjustment Expenses</i>	<i>(E) Estimated Underwriting Expenses</i>	<i>(F) Estimated Other Income/ (Expense)</i>	<i>(G) Estimated Underwriting Gain/(Loss), Excluding Investment Income</i>
Fire	578,886,597	502,879,175	171,053	639,505,049	154,034,229	2,777,211	(288,053,945)
Allied Lines	923,736,733	742,829,543	711,911	428,621,471	515,621,780	9,899,585	(192,226,034)
Multiple Peril Crop	154,387,599	158,651,411	-	142,729,341	17,541,973	(38,048)	(1,657,952)
Federal Flood	259,322,790	271,714,101	-	(1,834,169)	83,803,563	50,970	189,795,678
Private Crop	5,503,018	5,503,018	-	5,832,909	1,570,289	(612)	(1,900,791)
Private Flood	28,920,043	27,416,159	-	2,941,363	7,731,256	146,998	16,890,537
Farmowners Multiple Peril	16,075,321	15,539,242	-	3,388,231	5,914,540	(1,333)	6,235,138
Homeowners Multiple Peril	2,465,800,281	2,160,689,662	6,069,575	985,902,731	810,118,031	9,693,018	368,292,343
Commercial Multiple Peril (Non-Liability)	516,630,880	481,215,919	77,335	378,311,882	183,243,047	1,518,748	(78,897,598)
Commercial Multiple Peril (Liability)	178,750,577	169,086,385	19,686	86,538,192	73,644,963	380,001	9,263,545
Mortgage Guaranty	63,413,456	66,154,338	-	(22,968,964)	15,059,311	(9,088,191)	64,975,800
Ocean Marine	171,832,135	167,818,360	3,261	115,493,170	57,896,788	(66,186)	(5,641,045)
Inland Marine	583,060,986	545,750,088	159,460	225,110,457	198,621,332	148,034	122,006,874
Financial Guaranty	1,578,310	4,081,259	-	2,263	4,097,972	2,002,176	1,983,200
Medical Professional Liability - Occurrence	18,971,035	18,965,517	22,550	9,996,582	9,927,389	249,618	(731,386)
Medical Professional Liability - Claims-Made	97,105,365	96,506,318	83,230	42,103,129	38,076,421	410,624	16,654,162
Earthquake	7,722,625	6,829,290	8,803	(1,375,002)	1,393,712	17,893	6,819,670
Comprehensive (Hospital and Medical) Ind	176	94	-	(12,129)	2,277	-	9,946
Comprehensive (Hospital and Medical) Group	39,266,025	40,625,809	-	18,653,577	9,224,575	82,354	12,830,011
Credit Accident and Health	50,165	53,690	-	9,853	48,164	1,075	(3,251)
Vision Only	74,123	74,279	-	2,708	31,393	(13)	40,165
Dental Only	331,683	332,134	-	113,438	135,914	(10)	82,772
Disability Income	2,713,358	2,701,777	-	1,414,406	826,955	(29,403)	431,013
Medicare Supplement	4,096,153	4,078,103	-	3,265,312	853,742	1,218	(39,733)
Medicaid Title XIX	-	-	-	-	32	-	(32)
Medicare Title XVIII	-	-	-	-	-	-	-
Long-Term Care	7,174,522	7,136,277	-	12,977,173	1,673,832	(3,567,924)	(11,082,652)
Federal Employees Health Benefits Program	-	-	-	-	32	-	(32)
Other Health	33,424,344	33,177,824	241	19,747,656	10,084,898	(19,573,680)	(16,228,650)
Workers' Compensation	874,834,371	867,317,897	117,734,593	377,063,596	298,091,456	317,874	74,746,126
Other Liability-Occurrence	1,016,244,097	973,450,745	362,412	699,242,980	312,430,225	(60,901)	(38,645,773)
Other Liability-Claims-Made	300,035,804	287,914,792	27,150	83,000,249	100,568,970	397,432	104,715,855
Excess Workers' Compensation	52,607,925	50,965,317	-	23,199,667	16,635,641	(126,433)	11,003,575
Products Liability - Occurrence	48,926,782	46,765,398	(64)	29,564,092	16,420,051	(72,909)	708,410
Products Liability - Claims-Made	4,174,426	3,945,162	-	24,820,694	1,176,646	10,530	(22,041,648)
Private Passenger Auto No-Fault	20,862	21,321	-	783,887	121,081	-	(883,647)
Private Passenger Auto Liability	3,110,067,063	3,089,882,170	7,036,453	2,394,315,614	868,582,864	2,016,166	(178,036,595)
Commercial Auto No-Fault	158,825	197,435	-	1,370,642	149,304	17,296	(1,305,215)
Commercial Auto Liability	887,589,767	868,131,963	25,987	794,403,572	241,314,809	800,383	(166,812,021)
Private Passenger Auto Physical Damage	1,853,875,081	1,810,046,570	3,761,277	1,373,269,667	545,641,601	2,984,309	(109,641,666)
Commercial Auto Physical Damage	163,029,237	155,384,107	4,010	81,687,659	54,510,304	98,915	19,281,049
Aircraft (All Perils)	50,863,485	48,532,154	-	24,190,436	14,758,494	146,612	9,729,835
Fidelity	14,639,551	13,830,181	-	2,480,735	6,049,037	(6,709)	5,293,700
Surety	152,499,363	134,787,376	1,524	39,005,201	73,449,337	(340,383)	21,990,931
Burglary and Theft	5,879,404	5,462,000	-	(45,705)	2,233,487	(1,437)	3,272,780
Boiler and Machinery	53,013,835	49,973,356	-	97,677,389	14,076,139	478,252	(61,301,920)
Credit	33,050,075	32,152,248	-	11,437,571	18,605,069	129,230	2,238,837
International	2,949	1,848	-	(16,692)	1,512	-	17,028
Warranty	6,897,121	8,832,500	-	7,790,611	1,171,763	7,346	(122,528)
Aggregate Write-Ins, Other Lines of Business	25,188,990	22,898,848	-	11,877,562	8,783,320	6,260	2,244,226
Total	14,812,427,313	14,000,303,160	136,280,447	9,173,590,056	4,795,949,522	1,815,956	(103,700,909)

See table footnotes on page 88.

APPENDIX B – PROPERTY AND CASUALTY INSURANCE

- (A) Actual Reported Louisiana Experience, 2022 Property & Casualty Annual Statement, Page 19 (State Page), column 1.
- (B) Actual Reported Louisiana Experience, 2022 Property & Casualty Annual Statement, Page 19 (State Page), column 2 .
- (C) Actual Reported Louisiana Experience, 2022 Property & Casualty Annual Statement, Page 19 (State Page), column 3 .
- (D) Actual Reported Louisiana Experience, 2022 Property & Casualty Annual Statement, Page 19 (State Page), columns 6 & 9.
- (E) Actual Reported Louisiana Experience - Commission & Premium Tax Expenses, 2022 P&C Annual Statement (Page 19 (State Page) , columns 11 & 12) + Estimated Louisiana Experience based upon Nationwide Ratio of Other Adjustment, Acquisition & General Expenses to Earned Premium (2022 Insurance Expense Exhibit - Part III, Columns 11, 27, & 29).
- (F) Estimated Louisiana Experience based upon Nationwide Ratio of Other Income/Expense to Earned Premium, 2022 Insurance Expense Exhibit - Part III, Column 31.
- (G) Calculation = Cols. B - C - D - E + F

Report Date: October 2, 2023

Caution: This page is unaudited and may contain inadvertent errors.

Not all lines of business shown in the table on page 87 are subject to rate regulation. Lines not subject to rate regulation by the Office of Property and Casualty include Federal Flood (NFIP), Ocean Marine, Health and Accident, and Aircraft. Per state law, the Louisiana Workers' Compensation Corp. and surplus lines insurers are exempt from rate and form filing requirements per [La. R.S. 23:1395](#) and [La R.S. 22:446](#) respectively. An exception is set forth in [La R.S. 22:1456](#), which requires that both admitted and surplus lines insurers file all taxi cab rates with the Office of Property and Casualty for prior approval. [La R.S. 22:1345](#) has special rules for residential flood coverage rates.

APPENDIX C

LIFE, ACCIDENT AND HEALTH INSURANCE

APPENDIX C – LIFE, ACCIDENT AND HEALTH INSURANCE

**LIFE INSURERS EXHIBIT OF PREMIUMS AND BENEFITS
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2022**

Life Insurance					
<i>Direct Premiums and Annuity Considerations</i>	<i>Ordinary</i>	<i>Credit Life</i>	<i>Group</i>	<i>Industrial</i>	<i>Total</i>
Life Insurance	2,162,596,509	41,572,595	504,403,971	2,533,776	2,711,106,846
Annuity Considerations	3,904,796,072	-	1,024,821,480	-	4,929,617,552
Deposit-Type Contract Funds	55,608,780		203,441,033		259,049,813
Other Considerations	2,156,759	-	651,940,404	-	654,097,162
TOTALS	6,125,158,125	41,572,595	2,384,606,889	2,533,776	8,553,871,381
<i>Direct Dividends to Life Policyholders</i>					
Life Insurance					
Paid in Cash or Left on Deposit	20,823,616	-	113,666	3,273	20,940,555
Applied to Pay Renewal Premiums	22,556,648	-	484,491	2	23,041,141
Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Agent	153,480,028	-	15	301,110	153,781,153
Other	2,182,128	-	-	-	2,182,128
Total Life	199,042,424	-	598,172	304,385	199,944,981
<i>Direct Dividends to Annuity Holders</i>					
Annuities					
Paid in Cash or Left on Deposit	7,989,089	-	11,707	-	8,000,796
Applies to Provide Paid-Up Annuities	1,704,471	-	-	-	1,704,471
Other	6,850,468	-	2,786,981	-	9,637,449
Total Annuities	16,544,029	-	2,798,688	-	19,342,717
GRAND TOTALS	215,586,453	-	3,396,860	304,385	219,287,699
<i>Direct Claims and Benefits Paid</i>					
Death Benefits	1,389,682,634	11,768,095	526,444,235	7,953,935	1,935,848,900
Matured Endowments	3,696,751	-	217,927	506,406	4,421,084
Annuity Benefits	816,114,069	-	359,868,668	-	1,175,982,739
Surrender Values and Withdrawals for Life Contracts	3,160,537,340	-	1,407,642,337	1,076,214	4,569,255,890
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid	8,404,161	-	2,231,395	4,487	10,640,042
All Other Benefits, Except Accident and Health	17,721,316	-	948,627	17,763	18,687,708
TOTALS	5,396,156,271	11,768,095	2,297,353,188	9,558,806	7,714,836,362

Data Source: 2022 Life Annual Statement (State Page) for all companies writing business in Louisiana.
Caution: This page is unaudited and may contain inadvertent errors.

APPENDIX C – LIFE, ACCIDENT AND HEALTH INSURANCE

LIFE INSURERS EXHIBIT OF PREMIUMS AND BENEFITS
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2022

Direct Death Benefits and Matured Endowments Incurred	Life Insurance												Total	
	Ordinary		Credit Life		Group		Industrial							
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
Unpaid December 31, Prior Year	6,391	244,541,259	180	2,215,536	2,102	80,377,043	1,945	2,663,609	10,612	329,797,447				
Incurred During Current Year	43,960	1,370,252,164	1,202	12,115,398	21,009	527,609,084	10,964	8,541,406	77,135	1,918,518,054				
Settled During Current Year														
By Payment in Full	45,731	1,407,265,216	1,287	11,886,190	21,043	527,101,984	10,765	8,497,730	78,827	1,954,751,118				
By Payment on Compromised Claims	68	531,445	-	-	153	1,372,258	-	-	221	1,903,703				
Totals Paid	45,799	1,407,796,660	1,287	11,886,190	21,196	528,474,242	10,765	8,497,730	79,048	1,956,654,821				
Reduction by Compromise	10	1,043,060	-	-	11	292,747	3	1,036	24	1,336,843				
Amount Rejected	300	8,563,029	4	-	24	2,110,173	-	-	328	10,673,202				
Total Settlements	46,109	1,417,402,748	1,291	11,886,190	21,231	530,877,162	10,768	8,498,766	79,400	1,968,664,867				
Unpaid December 31, Current Year	4,242	197,390,682	91	2,444,743	1,877	77,108,961	2,141	2,706,253	8,351	279,650,641				
Policy Exhibit														
In Force December 31, Prior Year	2,871,106	302,570,761,142	369,400	2,352,253,941	221,276	164,548,918,603	730,355	445,347,719	4,192,137	469,917,281,399				
Issued During Year	264,288	26,857,503,888	304,695	1,652,817,387	23,454	11,544,981,829	53	332,500	592,490	40,055,635,603				
Other Changes to In Force (Net)	(208,904)	(20,688,714,711)	(317,431)	(1,653,769,176)	(14,680)	(9,295,854,332)	(21,709)	(15,224,298)	(562,724)	(31,653,562,517)				
In Force December 31, Current Year	2,926,490	308,739,550,321	356,664	2,351,302,151	230,050	166,798,046,095	708,699	430,455,923	4,221,904	478,319,354,489				

	Accident and Health Insurance					
	Direct Premiums		Dividends on Direct Business		Direct Losses Incurred	
	Direct Premiums	Direct Premium Earned	Dividends on Direct Business	Direct Losses Paid	Direct Losses Incurred	
Group Policies	1,479,725,026	1,482,290,887	358,936	1,089,990,950	1,082,293,890	
Federal Employees Health Benefits Program	16,043,870	16,073,481	-	13,153,654	13,093,434	
Credit (Group and Individual)	30,620,204	30,475,661	-	7,185,476	6,977,614	
Collectively Renewable Policies	188,380	175,574	-	648,867	255,923	
Medicare Title XVIII	409,247,523	401,732,417	-	342,859,165	326,853,939	
Other Individual Policies						
Non-cancellable	80,243,243	80,919,499	6,921,389	62,726,486	70,296,597	
Guaranteed Renewable	496,286,500	494,758,093	1,430,167	313,448,584	319,831,939	
Non-renewable for Stated Reasons Only	7,706,135	7,626,970	163,958	3,315,141	3,097,438	
Other Accident Only	1,817,711	1,736,641	-	931,104	1,002,563	
All Other	23,063,938	23,123,788	166	14,822,814	14,896,038	
Totals	609,117,528	608,164,995	8,515,681	395,244,124	409,124,578	
TOTALS	2,544,942,526	2,538,913,015	8,874,617	1,849,082,245	1,838,599,380	

DATA SOURCE: 2022 Life Annual Statement (State Page) for all companies writing business in Louisiana.

CAUTION: This page is unaudited and may contain inadvertent errors.

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APPENDIX D

AGGREGATE HEALTH PREMIUM AND ENROLLMENT

APPENDIX D – AGGREGATE HEALTH PREMIUM AND ENROLLMENT

**HEALTH INSURANCE EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION
IN LOUISIANA AS OF DECEMBER 31, 2022**

	<i>Total</i>	<i>Individual Comprehensive</i>	<i>Group Comprehensive</i>	<i>Medicare Supplement</i>
Total Members at End of:				
Prior Year	5,649,622	142,276	412,909	59,930
First Quarter	5,726,484	154,219	401,382	59,937
Second Quarter	5,732,659	153,698	397,442	60,301
Third Quarter	5,820,614	154,061	396,194	61,031
Current Year	5,865,017	153,154	393,685	61,410
Current Year Member Months	69,396,056	1,826,692	4,772,288	724,556
Total Member Ambulatory Encounters for Year:				
Physician	27,461,454	1,335,749	4,258,796	1,214,990
Non-Physician	23,862,440	1,127,903	2,830,083	510,980
Totals	51,323,894	2,463,652	7,088,879	1,725,970
Hospital Patient Days Incurred	2,148,547	37,014	70,045	70,309
Number of Inpatient Admissions	309,513	7,049	13,522	7,700
Health Premiums Written	22,442,398,501	1,126,673,800	2,549,494,614	142,370,759
Life Premiums Direct	3,067,474	-	-	-
Property and Casualty Premiums Written	-	-	-	-
Health Premiums Earned	22,421,616,055	1,109,875,145	2,547,821,692	142,464,119
Property and Casualty Premiums Earned	-	-	-	-
Amount Paid for Provision of Health Care Services	19,321,578,775	849,889,166	2,166,289,011	116,005,308
Amount Incurred for Provision of Health Care Services	19,342,864,094	864,833,338	2,167,715,759	118,877,141

DATA SOURCE: 2022 Health Annual Statement, Exhibit of Premiums, Enrollment and Utilization (by state), for all companies writing business in Louisiana.

CAUTION: This page is unaudited and may contain inadvertent errors.

APPENDIX D – AGGREGATE HEALTH PREMIUM AND ENROLLMENT

HEALTH INSURANCE EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION IN LOUISIANA AS OF DECEMBER 31, 2022

	<i>Vision Only</i>	<i>Dental Only</i>	<i>Federal Employees Health Benefits Plan</i>	<i>Title XVIII Medicare</i>	<i>Title XIX Medicaid</i>
Total Members at End of:					
Prior Year	322,734	1,287,622	72,763	390,317	2,624,680
First Quarter	321,628	1,299,954	72,553	418,102	2,650,541
Second Quarter	323,419	1,310,137	72,110	423,188	2,632,429
Third Quarter	324,711	1,320,477	71,780	429,998	2,697,850
Current Year	326,096	1,325,587	71,559	433,654	2,733,500
Current Year Member Months	3,892,785	15,727,037	865,263	5,090,875	32,183,792
Total Member Ambulatory Encounters for Year:					
Physician	-	-	1,085,717	9,364,964	10,170,264
Non-physician	40,459	203	580,656	5,525,024	13,225,053
Totals	40,459	203	1,666,373	14,889,988	23,395,317
Hospital Patient Days Incurred	-	-	29,052	973,983	966,335
Number of Inpatient Admissions	-	-	4,795	113,660	161,843
Health Premiums Written	24,425,824	258,892,845	507,553,999	6,161,401,992	11,468,676,280
Life Premiums Direct	-	-	-	-	-
Property and Casualty Premiums Written	-	-	-	-	-
Health Premiums Earned	24,424,860	254,623,845	502,791,915	6,156,143,433	11,479,008,306
Property and Casualty Premiums Earned	-	-	-	-	-
Amount Paid for Provision of Health Care Services	16,637,353	203,419,131	458,277,219	5,103,767,257	10,254,788,649
Amount Incurred for Provision of Health Care Services	16,528,067	198,473,683	465,137,229	5,155,640,671	10,196,043,369

DATA SOURCE: 2022 Health Annual Statement, Exhibit of Premiums, Enrollment and Utilization (by state), for all companies writing business in Louisiana.

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APPENDIX D – AGGREGATE HEALTH PREMIUM AND ENROLLMENT

**HEALTH INSURANCE EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION
IN LOUISIANA AS OF DECEMBER 31, 2022**

	<i>Credit Accident and Health</i>	<i>Disability Income</i>	<i>Long-Term Care</i>	<i>Other Health</i>	<i>Other Non-Health</i>
Total Members at End of:					
Prior Year	-	5	390	325,550	10,446
First Quarter	-	3	386	337,877	9,902
Second Quarter	-	3	383	349,653	9,896
Third Quarter	-	3	381	354,559	9,569
Current Year	-	3	381	356,358	9,630
Current Year Member Months	-	40	4,593	4,189,872	118,263
Total Member Ambulatory Encounters for Year:					
Physician	-	-	-	30,974	-
Non-physician	-	-	-	22,079	-
Totals	-	-	-	53,053	-
Hospital Patient Days Incurred	-	-	-	1,809	-
Number of Inpatient Admissions	-	-	-	944	-
Health Premiums Written	-	12,493	370,401	202,525,494	-
Life Premiums Direct	-	-	-	2,151	3,065,323
Property and Casualty Premiums Written	-	-	-	-	-
Health Premiums Earned	-	12,516	371,401	204,078,805	17
Property and Casualty Premiums Earned	-	-	-	-	-
Amount Paid for Provision of Health Care Services	-	14,482	1,507,755	150,360,741	622,704
Amount Incurred for Provision of Health Care Services	-	5,885	2,174,755	156,811,493	622,704

DATA SOURCE: 2022 Health Annual Statement, Exhibit of Premiums, Enrollment and Utilization (by state), for all companies writing business in Louisiana.

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APPENDIX E

HEALTH MAINTENANCE ORGANIZATIONS

APPENDIX E – HEALTH MAINTENANCE ORGANIZATIONS

**HEALTH MAINTENANCE ORGANIZATIONS EXHIBIT OF PREMIUMS AND LOSSES
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2022**

NAIC Number	Company Name	Total Members	Direct Premium Written	Market Share	Cumulative Market Share	Direct Premium Earned	Direct Losses Incurred	Loss Ratio
13970	Louisiana Healthcare Connections Inc	570,952	3,627,243,589	20.12%	20.12%	3,627,243,589	3,330,693,099	91.82%
95833	United Healthcare of LA Inc	530,536	3,104,412,868	17.22%	37.34%	3,121,166,712	2,695,275,988	86.35%
95642	Humana Health Benefit Plan of LA Inc	428,656	3,085,207,699	17.12%	54.46%	3,085,205,232	2,543,626,760	82.45%
14064	Community Care Health Plan of LA Inc	353,291	2,011,194,288	11.16%	65.62%	1,990,868,509	1,764,445,306	88.63%
14143	AmeriHealth Caritas LA Inc	242,565	1,596,919,224	8.86%	74.48%	1,596,919,224	1,404,192,636	87.93%
13607	Peoples Health Inc	94,798	1,403,969,617	7.79%	82.26%	1,406,898,048	1,195,863,343	85.00%
95643	Hmo LA Inc	178,301	1,365,743,956	7.58%	89.84%	1,363,969,492	1,123,853,101	82.40%
15616	Aetna Better Health Inc	168,339	1,201,010,598	6.66%	96.50%	1,214,119,831	1,059,725,395	87.28%
95584	Vantage Health Plan Inc	38,330	418,302,323	2.32%	98.82%	418,302,323	361,431,968	86.40%
95173	Aetna Health Inc LA	7,226	65,917,178	0.37%	99.19%	64,055,424	49,379,941	77.09%
15550	Magellan Complete Care of LA Inc	2,445	63,326,256	0.35%	99.54%	63,326,256	42,701,793	67.43%
16788	WellCare Health Ins Co of LA Inc	3,566	38,156,793	0.21%	99.75%	38,156,793	33,577,509	88.00%
16968	Ochsner Health Plan Inc	2,152	20,976,048	0.12%	99.87%	20,976,048	17,843,269	85.06%
16635	CHRISTUS Health Plan LA	5,189	17,480,296	0.10%	99.97%	17,480,296	11,318,173	64.75%
16625	Dignity Care Corp	222	6,172,992	0.03%	100.00%	6,172,992	6,183,880	100.18%
15 HMOs	TOTAL	2,626,568	18,026,033,725	100.00%		18,034,860,769	15,640,112,161	86.72%

DATA SOURCE: 2022 Health Annual Statement, Exhibit of Premiums, Enrollment and Utilization (by state), for all companies writing business in Louisiana.

CAUTION: The information contained on this page is unaudited and not a complete financial analysis, nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

APPENDIX F

TITLE INSURANCE

**TITLE INSURANCE EXHIBIT OF PREMIUMS AND LOSSES
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2022**

NAIC Number	Company Name	Domicile	Direct Premium Written			Net Premium Earned	Direct Loss and Allocated Loss Adjustment Expenses	Direct Loss Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserves
			Direct Operations	Non-Affiliated Agencies	Affiliated Agencies				
12309	Alliant National Title Insurance Co Inc	CO	-	2,517,845	-	2,494,936	4,915	21,666	19,183
51411	American Guaratee Title Insurance Co	OK	(14,038)	660,428	-	660,317	14,531	68,939	56,549
11974	Amrock Title Insurance Co	TX	-	-	1,485,738	1,415,089	-	-	-
51578	AmTrust Title Insurance Co	NY	-	34,709	-	31,898	-	-	-
50229	Chicago Title Insurance Co	FL	324,335	9,982,183	2,619,162	13,547,539	288,282	297,248	375,503
50083	Commonwealth Land Title Insurance Co	FL	225,487	10,904,229	244,518	11,658,115	1,030,141	1,547,321	894,657
50130	Doma Title Insurance Inc	SC	-	1,078,401	-	1,035,965	-	(911)	-
51586	Fidelity National Title Insurance Co	FL	713,279	48,080,204	4,892,924	52,148,630	848,544	524,804	282,242
50814	First American Title Insurance Co	NE	323,248	8,537,673	20,671	8,899,290	3,731,930	3,739,447	2,283,115
51527	First American Title Insurance Co of LA	LA	-	68,639,711	-	67,513,777	1,193,585	1,247,887	161,522
50369	Investors Title Insurance Co	NC	(18)	-	-	4,998	4,961	6,476	3,951
51020	National Title Insurance of NY Inc	NY	-	44,440	231,744	283,352	66,615	61,971	12,049
50520	Old Republic National Title Insurance Co	FL	410,921	9,036,141	-	9,408,361	66,265	175,290	149,020
16334	Pulsar Title Insurance Co Inc	LA	-	88,749	4,256,843	4,277,314	-	-	-
51632	Radian Title Insurance Inc	OH	39,384	-	-	35,952	-	-	-
50440	Real Advantage Title Insurance Co	CA	-	56,807	-	55,838	195	(22,767)	-
50784	Security Title Guarantee Corp Baltimore	MD	-	6,029,989	-	5,926,673	(200,533)	(227,820)	382,575
50121	Stewart Title Guarantee Co	TX	(18,636)	17,038,953	-	17,039,317	(594,804)	(554,808)	207,436
50016	Title Resources Guarantee Co	TX	-	2,130,572	321	2,095,485	218	2,803	2,585
50030	US National Title Insurance Co	MS	8,717	875,249	663,846	1,347,735	33,877	42,814	69,894
50050	Westcor Land Title Insurance Co	SC	7,035	722,265	2,546	678,641	12,997	9,561	283
51152	WFG National Title Insurance Co	SC	-	17,847,136	47,610	17,625,315	299,831	422,740	214,211
22 Companies		Totals	2,019,714	204,305,684	14,465,923	218,184,537	6,801,550	7,362,661	5,114,775

DATA SOURCE: 2022 Title Annual Statement, Schedule T for all companies writing business in Louisiana.

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APPENDIX G

GROUP SELF-INSURANCE FUNDS

APPENDIX G – GROUP SELF-INSURANCE FUNDS

**STATE OF LOUISIANA
GROUP SELF-INSURANCE PREMIUM BUSINESS
WRITTEN CALENDAR YEAR 2022**

<i>Fund Name</i>	<i>Premium Written</i>
LAC Self-Insured Fund ^(d)	\$6,695,939
Louisiana Association of Clerks of Court ^(b)	496,488
Louisiana Automobile Dealers Association Self Insurers’ Fund ^(d)	11,282,196
Louisiana Construction and Industry Self Insurers’ Fund ^(d)	25,499,661
Louisiana Health Care Self Insurance Fund ^(d)	11,499,427
Louisiana Home Builders’ Association Self Insurers’ Fund ^(a)	21,747,697
Louisiana Hospital Association Workers’ Compensation Group Self-Ins Fund ^(d)	7,604,655
Louisiana Housing Council Group Self-Insured Fund ^(a)	11,591,637
Louisiana Loggers Self-Insured Fund ^(d)	3,915,053
Louisiana Municipal Risk Management Agency Group Self-Ins Fund ^(d)	20,654,455
Louisiana Public Schools Risk Management Agency ^(c)	4,742,092
Louisiana Restaurant Association Self Insurers’ Fund ^(d)	16,160,167
Louisiana Rural Parish Insurance Cooperative (Self-Ins Fund) ^(d)	3,003,938
Police Jury Assoc. of Louisiana d/b/a Parish Government Risk Management Agency ^(d)	11,063,288
Property Casualty Alliance of Louisiana ^(b)	2,431,003
TOTAL	\$158,387,696

DATA SOURCE: Audited Financial Statements for all Group Self-Insurance Funds for Workers’ Compensation and Inter-Local Risk Management Agencies writing coverage in Louisiana.

- ^(a) As of March 31, 2022
- ^(b) As of June 30, 2022
- ^(c) As of Oct. 1, 2022
- ^(d) As of Dec. 31, 2022

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APPENDIX H

REVENUE REPORT

AS REQUIRED BY

[LA. R.S. 49:308.6\(C\)](#)

APPENDIX H – REVENUE REPORT

MULTI-YEAR COMPARISON OF REVENUES BY TYPE SUMMARY

<i>Description</i>	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Self-Generated Fees	\$49,682,780	\$51,709,017	\$45,041,926
Assessments:			
<i>Health Insurance Portability and Accountability Act Assessment, Interest</i>	1,057,613	883,875	909,109
<i>Louisiana Insurance Rating Assessment</i>	79,656,887	77,115,239	77,453,328
<i>Insurance Fraud Investigation Assessment</i>	4,570,801	6,602,525	5,523,398
Total Assessments	85,285,301	84,601,639	83,885,835
Federal Funds	904,253	575,267	366,289
Miscellaneous/Other Revenue:			
<i>Louisiana Automobile Theft and Insurance Fraud Prevention Authority (Gifts, Grants, Donations), Interest</i>	528	173	97
<i>Income Not Available</i>	39,194	74,210	133,314
<i>Premium Taxes</i>	1,315,155,042	1,126,973,247	1,043,522,634
<i>Statutory Dedicated (Via General Fund) - Insure Louisiana Incentive Program</i>	41,850,000	-	-
Total Other Major State Revenue	1,357,009,764	1,127,047,630	1,043,656,045
Interagency Transfers	-	-	-
TOTAL COLLECTIONS	\$1,492,882,098	\$1,263,933,553	\$1,172,950,095

APPENDIX H – REVENUE REPORT

MULTI-YEAR COMPARISON OF REVENUES BY TYPE SELF-GENERATED FEES

Description	Revised Statute	Fee Amount	Fiscal Year 2022-2023	Fiscal Year 2021-2022	Fiscal Year 2020-2021
Certificate of Authority, Initial Certificate	22:821(B)(1), 22:269(B)(1), 22:214(2)(a)	2,500/500/25	\$86,098	\$92,980	\$62,775
Securities Fees - Registration of Securities	22:821(B)(6)	200	260	260	255
Filing a Charter, Other Documents and Amendments Thereto	22:821(B)(8)	25	2,345	2,173	7,375
Approval Fee of Foreign or Alien Surplus Lines Insurers	22:821(B)(17)	1,050	236,150	233,100	221,550
Third-Party Administrators - Licensing Fee	22:821(B)(15)(a)	500	16,050	18,200	21,600
Third-Party Administrators - Annual Report Filing Fee	22:821(B)(15)(b)	300	139,200	130,800	125,100
Acquisition of Control or Merger With a Domestic Insurer - Statement Fee	22:821(B)(16)	2,500	7,600	7,500	5,000
Risk Purchasing Group - Registration Fee	22:821(B)(18)(a)	100	1,300	1,750	1,700
Risk Purchasing Group - Annual Renewal	22:821(B)(18)(b)	50	11,150	10,900	11,750
Viatical Settlement Broker - First Time Applicant	22:821(B)(19)(a)	50	100	-	-
Viatical Settlement Broker - Annual Renewal	22:821(B)(19)(a)	50	(250)	800	850
Viatical Settlement Provider - First Time Applicant	22:821(B)(19)(c)	1,000	-	1,100	1,100
Vehicle Mechanical Breakdown Insurer	22:362(A)	1,500	21,000	21,000	22,500
Property Residual Value Insurer - Renewal Fee	22:382(A)	1,500	4,500	1,500	1,500
Dental Referral Plan - Initial License	22:1166	250	-	250	-
Producer License - First Time Applicant, Includes: Each Addtl. Line of Authority for Limited Lines only \$50 Specialty Limited Lines Credit Insurance Specialty Limited Lines Motor Vehicle Title Insurance	22:821(B)(3)(b) 22:821(B)(31)(a-b); 22:1549(B)(4)&(5) 22:821(B)(32)(a-b); 22:1550(B)(1)(d)& (B)(2)	75+50 each addtl. line 250<21 emp/1,000>20 emp 250<21 emp/1,000>20 emp	3,757,660	4,349,950	3,998,955
Producer License - Includes: Initial Company Appointment (yearly) Renewal Co. Appointment of Individual (yearly by Jan.1) Initial Company Appointment of Business Entity	22:821(B)(3)(b), 22:1549(D), 22:1550(D) 22:821(B)(3)(b), 22:1549(D), 22:1550(D) 22:821(B)(3)(b), 22:1549(D), 22:1550(D)	30 20 100	32,742,165	34,168,680	29,934,265
Producer License - Renewal Fee (every 2 yrs), Includes: Producer Renewal Fee Specialty Limited Lines Credit Insurance Specialty Limited Lines Motor Vehicle Title Insurance	22:821(B)(3)(b), 22:1549(D), 22:1150(D) 22:821(B)(31)(c-d); 22:1549(C) 22:821(B)(32)(d-e); 22:1550(C)	50=1 line/55=2+ lines 125<21 emp/500>20 emp 125<21 emp/500>20 emp	4,109,205	3,887,730	3,467,115
Producer License - Surplus Line Broker - First Time Applicant	22:821(B)(3)(a)	250	131,250	158,000	105,250
Producer License - Surplus Line Broker - Renewal Fee	22:821(B)(3)(a)	350	611,910	612,605	539,865
Producer License - Failure to File Producer License Timely (late fee)	22:821(B)(3)(c), 22:1547(C)(2)	50	377,345	336,200	332,920
Producer License - Continuing Education Provider/ Course Application Fee	22:821(B)(29)(a-b)	250/25	57,625	64,075	52,405
Producer License - Invalid/Bad Address	22:1547(G)	50	44,050	43,250	35,550
Securities Fees - Registration of Dealer	22:821 (B)(6)	50	-	-	60
Managing General Agent - Initial Registration	22:821(B)(14)(a)	300	900	1,500	1,800
Managing General Agent - Annual Registration	22:821(B)(14)(b)	300	10,500	10,200	14,100
Managing General Agent - Insurer's Initial Notice of Appointment	22:821(B)(14)(c)	300	2,100	3,300	5,100
Managing General Agent - Insurer's Annual Notice of Appointment	22:821(B)(14)(d)	300	13,500	15,000	18,000
Company Filing of Life, Health and Accident Insurance Policy Forms - Per Product	22:821(B)(11)(a)	100	172,600	186,667	205,350

APPENDIX H – REVENUE REPORT

**MULTI-YEAR COMPARISON OF REVENUES BY TYPE
SELF-GENERATED FEES
(CONTINUED)**

<i>Description</i>	<i>Revised Statute</i>	<i>Fee Amount</i>	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Company Filing of Property and Casualty Insurance Policy Forms - Per Product	22:821(B)(10)	100	\$174,875	\$175,225	\$200,699
Company Filing to Adopt a Reference or Item Filing of Advisory Organization’s Form Reference Filing	22:821(B)(10)	20	-	-	(20)
Company Filing of Property and Casualty Insurance Policy Endorsements, Amendments or Riders	22:821(B)(10)	25	-	125	-
Impounded Auto Sale	14:98(D)(2)(a)(d), 14:98(E)(2)(a)(d)	-	411	-	730
Company Filing of Life, Health and Accident Insurance Policy Forms or Health Maintenance Organization Submission - Per Product	22:821(B)(11)(a)	100	43,150	45,600	56,025
Company Filing of Medicare Supplement Insurance Premium Rates, Rate Schedule and Supporting Documents - Per Type	22:821(B)(11)(b)	100	13,483	16,417	16,200
Company Filing of Medicare Supplement Insurance Advertisements - Per Submission	22:821(B)(11)(c)	100	18,200	19,200	21,200
LDI Annual Conference			69,550	56,100	-
Annual Financial Regulation Fee/Annual Statement (Health Maintenance Organization)	22:821(B)(2), 22:269(B)(3)(a)	1,000/250	1,458,374	1,438,739	1,431,672
Fines/Stipulations	22:13, 22:14, 22:16, 22:18, 22:33, 22:35, 22:68(E), 22:88(M)(1)(2)(3), 22:184, 22:216, 22:250, 22:252, 22:257, 22:269, 22:271, 22:316, 22:348, 22:371, 22:391, 22:440, 22:444, 22:456, 22:457, 22:536, 22:591, 22:597, 22:709, 22:714, 22:796, 22:833, 22:846, 22:855, 22:987, 22:1011, 22:1071, 22:1143, 22:1167, 22:1191, 22:1211, 22:1283, 22:1292, 22:1460, 22:1529, 22:1546, 22:1547, 22:1549, 22:1550, 22:1552, 22:1554, 22:1556, 22:1557, 22:1558, 22:1559, 22:1562, 22:1585, 22:1623, 22:1625, 22:1627, 22:1651, 22:1654, 22:1671, 22:1672, 22:1699, 22:1700, 22:1731, 22:1770, 22:1837, 22:1860, 22:1877, 22:1892, 22:1924, 22:1925, 22:1929, 22:1946, 22:1964, 22:1969, 22:1970, 22:1994, 22:1995, 22:2007, 22:2036, 22:2060, 22:2069, 22:2090, 22:2198, 22:2245, 22:2394, 22:2399		512,878	848,876	308,895
Annual Premium Tax Fee (\$90,000)	22:794, 22:821(D)	90,000	90,000	90,000	90,000
Copies, Certified Copies and Other Fees (Miscellaneous)	LA Administrative Code Title 4 Chapter 3:30; 22:821(B)(4)	0.25	276	359	1,435
Professional Employer Organization New License	22:1748	500	23,100	21,400	21,500
Professional Employer Organization Renewal	22:1748	300	58,400	57,000	50,900
Limited Licensing for Motor Vehicle Rental Company - Initial License	22:821(B)(33)(a)(i-i), 22:1763(B)	500/100	500	(40)	350
Limited Licensing for Motor Vehicle Rental Company - Renewal	22:821(B)(33)(a)(i-i), 22:1763(B)	250/50	2,050	1,000	2,100
Service of Process	22:821(B)(22)	25	7,450	6,550	6,150

APPENDIX H – REVENUE REPORT

MULTI-YEAR COMPARISON OF REVENUES BY TYPE SELF-GENERATED FEES (CONTINUED)

<i>Description</i>	<i>Revised Statute</i>	<i>Fee Amount</i>	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Claims Adjuster License and Registration - Business Entity - Initial License	22:821(B)(23)(a)	55	\$3,795	\$3,685	\$2,310
Claims Adjuster License and Registration - Business Entity - Renewal	22:821(B)(23)(a)	50	8,300	6,850	8,000
Claims Adjuster License and Registration - Resident/Non-Resident - Initial License	22:821(B)(23)(b)	55	1,746,565	1,881,580	1,093,245
Claims Adjuster License and Registration - Resident/Non-Resident - Renewal	22:821(B)(23)(b)	50	2,479,385	2,268,790	2,105,755
Claims Adjuster License and Registration - Catastrophe and Emergency Claims Adjuster	22:821(B)(23)(c)	25	125	114,875	179,575
Public Adjuster License - Business Entity - Initial License	22:821(B)(24)(a)	55	880	2,035	2,275
Public Adjuster License - Business Entity - Renewal	22:821(B)(24)(a)	50	1,200	1,300	450
Public Adjuster License - Resident/Non-Resident - Initial License	22:821(B)(24)(b)	55	6,220	21,180	16,775
Public Adjuster License - Resident/ Non-Resident - Renewal	22:821(B)(24)(b)	50	8,850	9,300	4,800
Risk Retention Group - Initial Registration	22:821(B)(21)	1,000	7,900	11,100	9,000
Certificate of Compliance	22:821(B)(25)	10	1,420	1,581	2,160
Filing of Vehicle Mechanical Breakdown Insurance Policies, per submission	22:821(B)(26)	25	3,750	3,000	3,500
Discount Medical Plan - Application	22:1260.4(A)	250	100	75	200
Filing of Property Residual Value Insurance Policies, per submission	22:821 (B) (27)	25	25	-	-
Prelicensing or Continuing Education - Provider Application	22:821(B)(29)(a)	250	3,780	2,250	5,425
Prelicensing or Continuing Education - Program or Course Application	22:821(B)(29)(b)	25	-	1,550	1,535
Appraisers - First Time Applicant	22:821(B)(34)	55	23,045	29,560	22,155
Appraisers - Renewal Fee	22:821(B)(34)	50	7,770	4,390	1,530
Utilization Review Organization (other than a Health Insurance Issuer) - Application Fee	22:821(B)(36)	1500	1,500	10,500	10,500
Independent Review Organization - Application Fee	22:821(B)(37)	500	-	500	1,000
Consultant License - First Time Applicant	22:821(B)(38)(a-b)	75	7,725	9,395	11,455
Consultant License - Producer Renewal Fee (every 2 yrs)	22:821(B)(38)(a-b)	50	4,350	550	705
Consultant License - Failure to File License Timely (per license) (late fee)	22:821(B)(38); 22:821(B)(3)(c)	50	2,050	150	250
Claims Adjuster License - Failure to File License Timely (per license) (late fee)	22:821(B)(23)(d)	50	168,410	178,700	150,700
Viatical Settlement Provider - Annual Renewal	22:821(B)(19)(c)	500	8,500	8,000	7,000
Pharmacy Services Administrative Organizations - Licensing Fee	22:821(B)(39)(a-b)	300	1,200	1,800	-
Pharmacy Services Administrative Organizations - Annual Report Filing Fee	22:821(B)(39)(a-b)	150	-	300	-
Suspense (Unidentified Payments)			156,925	-	-
TOTAL SELF-GENERATED FEES			\$49,682,780	\$51,709,017	\$45,041,926

APPENDIX H – REVENUE REPORT

**MULTI-YEAR COMPARISON OF REVENUES BY TYPE
ASSESSMENTS**

<i>Health Insurance Portability and Accountability Act Assessment - Administrative Fund</i>	<i>Revised Statute</i>	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
HIPAA Assessment	22:1071(D)(2)(a)	\$1,057,603	\$883,854	\$909,072
HIPAA Interest	22:1071(D)(3)(b)	10	21	37
TOTAL ADMINISTRATIVE FUND		\$1,057,613	\$883,875	\$909,109

<i>Louisiana Insurance Rating Assessment</i>	<i>Revised Statute</i>	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Sheriffs’ Pension Fund, Municipal Police Retirement Fund, Firefighters’ Retirement Fund	22:1476(A)(3)	\$76,910,098	\$74,456,004	\$74,782,524
Municipal Fire and Police Civil Service	22:1476(A)(2)	2,746,789	2,659,235	2,670,804
Department of Insurance	22:1476 (B) Act 226 of 2019 Regular Session repealed LDI portion effective 7/1/19	-	-	-
TOTAL LOUISIANA INSURANCE RATING ASSESSMENT		\$79,656,887	\$77,115,239	\$77,453,328

<i>Insurance Fraud Investigation Fund Assessment</i>	<i>Revised Statute</i>	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Fraud Assessment - Administrative Fee	40:1428(A)(4)(a)	\$30,000	\$30,000	\$30,000
Fraud Assessment - Louisiana Automobile Theft and Insurance Fraud Prevention Authority	40:1428(A)(4)(a)	187,000	187,000	187,000
Fraud Assessment - Department of Insurance - 10%	40:1428(A)	691,169	679,272	653,007
Fraud Assessment- Department of Justice - 15%	40:1428(A)	650,636	623,416	859,820
Fraud Assessment - Department of Public Safety - 75%	40:1428(A)	3,011,996	5,082,837	3,793,571
TOTAL INSURANCE FRAUD INVESTIGATION FUND ASSESSMENT		\$4,570,801	\$6,602,525	\$5,523,398

APPENDIX H – REVENUE REPORT

MULTI-YEAR COMPARISON OF REVENUES BY TYPE FEDERAL/MISCELLANEOUS/OTHER REVENUE

<i>Federal</i>	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Senior Health Insurance Information Program Grant	\$904,253	\$575,267	\$366,289
TOTAL FEDERAL FUNDS	\$904,253	\$575,267	\$366,289

<i>Louisiana Automobile Theft and Insurance Fraud Prevention Authority</i>	<i>Revised Statute</i>	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
LATIFPA Fund (Gifts, Grants, Donations)	22:2133(2)	\$-	\$-	\$-
LATIFPA Fund Interest	22:2134(A)	528	173	97
TOTAL LATIFPA		\$528	\$173	\$97

<i>Income Not Available</i>	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Income Not Available	\$4,094	\$27,265	\$2,759
Income Not Available - Prior Year Accounts Receivable Collections	35,100	46,945	130,555
TOTAL INCOME NOT AVAILABLE	\$39,194	\$74,210	\$133,314

<i>Insurance Premium Taxes</i>	<i>Revised Statute</i>	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Medicaid-Enrolled Managed Care Organizations	22:842(B)	\$727,048,611	\$582,531,416	\$544,194,639
Life, Accident and Health	22:838, 22:842, 22:270	120,413,313	115,279,965	106,442,947
Fire Casualty and Miscellaneous	22:838, 22:831	274,659,343	268,842,774	254,516,105
Surplus Lines	22:439	132,255,199	107,260,393	92,933,854
Fireman Training	22:837	4,572,511	3,713,367	3,451,512
Fire Department	22:345	28,467,828	25,559,469	23,853,553
Penalties	22:846, 22:796, 22:440	602,641	1,012,744	589,177
Retaliatory	22:836	444,397	1,127,060	249,141
Sub-Totals		\$1,288,463,843	\$1,105,327,188	\$1,026,230,928
Fire Marshal	22:835	26,691,199	21,646,059	17,291,706
TOTAL INSURANCE PREMIUM TAXES		\$1,315,155,042	\$1,126,973,247	\$1,043,522,634

APPENDIX H – REVENUE REPORT

**MULTI-YEAR COMPARISON OF REVENUES BY TYPE
FEDERAL/MISCELLANEOUS/OTHER REVENUE**

<i>Statutory Dedicated (Via General Fund)</i>	<i>Revised Statute</i>	<i>Fiscal Year 2022-2023</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>
Insure Louisiana Incentive Program	22:2361, 22:2362, 22:2363, 22:2364, 22:2365, 22:2366, 22:2367, 22:2368, 22:2369, 22:2370, 22:2371	\$41,850,000	\$-	\$-
TOTAL STATUTORY DEDICATED		\$41,850,000	\$-	\$-

APPENDIX I

LOUISIANA 101 LIFE INSURANCE EXAM RESULTS REPORT CALENDAR YEAR 2023

LA. R.S. 22:1545(I) REPORT BY THE COMMISSIONER

1. (1) The commissioner of insurance shall prepare, publicly announce, and publish a report that summarizes statistical information relating to life insurance producer examinations administered during the preceding calendar year. Each report shall include the following information for all examinees combined and separately by gender, race or ethnicity, race or ethnicity within gender, education level, and native language:

(a) The total number of examinees.

(b) The percentage and number of examinees who passed the examination.

(c) Standard deviation of scaled scores on the examination.

(2) The commissioner of insurance shall prepare and make available upon request a report of summary statistical information relating to each life insurance test form administered during the preceding calendar year. The report shall show, for each test form, for all examinees combined and separately for African-American examinees, American Indian examinees, Hispanic examinees, white examinees, and other examinees, the correct-answer rate and correlations.

(3) The reports referred to in Paragraphs (1) and (2) of this Subsection shall be published no later than May first of the current year.

APPENDIX I - LOUISIANA 101 LIFE INSURANCE EXAM RESULTS REPORT

**FIRST TIME TAKERS BY GENDER AND FAIL/PASS STATUS
CALENDAR YEAR 2023**

<i>Gender</i>	<i>Fail</i>	<i>Pass</i>	<i>Total</i>	<i>Percent of Total</i>
Female	388	348	736	38.88%
Percent Female	52.72%	47.28%	100%	
Percent Fail or Pass	45.59%	33.40%		
Male	171	248	419	22.13%
Percent Male	40.81%	59.19%	100%	
Percent Fail or Pass	20.09%	23.80%		
Chose Not to Respond	292	446	738	38.99%
Percent Chose Not to Respond	39.57%	60.43%	100%	
Percent Fail or Pass	34.31%	42.80%		
Total	851	1,042	1,893	100%
Percent Fail or Pass	44.96%	55.04%	100%	
Percent of Total	100%	100%		

**FIRST TIME TAKERS BY ETHNICITY AND FAIL/PASS STATUS
CALENDAR YEAR 2023**

<i>Ethnicity</i>	<i>Fail</i>	<i>Pass</i>	<i>Total</i>	<i>Percent of Total</i>
Asian American/Pacific Islander	13	15	28	1.48%
Percent Asian Americans/Pacific Islanders	46.43%	53.57%	100%	
Percent Fail or Pass	1.53%	1.44%		
Black/African-American	301	214	515	27.21%
Percent Blacks/African-Americans	58.45%	41.55%	100%	
Percent Fail or Pass	35.37%	20.54%		
Hispanic/Latin American	27	23	50	2.64%
Percent Hispanics/Latin Americans	54%	46%	100%	
Percent Fail or Pass	3.17%	2.21%		
Native American	1	4	5	0.26%
Percent Native Americans	20%	80%	100%	
Percent Fail or Pass	0.12%	0.38%		
Caucasian/White (non-Hispanic)	101	193	294	15.53%
Percent Caucasians/Whites (non-Hispanic)	34.35%	65.65%	100%	
Percent Fail or Pass	11.87%	18.52%		
Chose Not to Respond	408	593	1,101	52.88%
Percent Chose Not to Respond	40.76%	59.24%	100%	
Percent Fail or Pass	47.94%	56.91%		
Total	851	1,042	1,893	100%
Percent Fail or Pass	44.96%	55.04%	100%	
Percent of Total	100%	100%		

APPENDIX I - LOUISIANA 101 LIFE INSURANCE EXAM RESULTS REPORT

**FIRST TIME TAKERS BY ETHNICITY, GENDER AND FAIL/PASS STATUS
CALENDAR YEAR 2023**

<i>Ethnicity</i>	<i>Fail</i>		<i>Gender</i>	
	<i>Female</i>	<i>Male</i>	<i>Chose Not to Respond</i>	<i>Total</i>
Asian American/Pacific Islander	9	4	0	13
Percent Asian Americans/Pacific Islanders Who Failed	69.23%	30.77%	0%	100%
Percent Gender Group Who Failed	2.32%	2.34%	0%	
Black/African-American	223	77	1	301
Percent Blacks/African-Americans Who Failed	74.09%	25.58%	0.33%	100%
Percent Gender Group Who Failed	57.47%	45.03%	0.34%	
Hispanic/Latin American	12	15	0	27
Percent Hispanics/Latin Americans Who Failed	44.44%	55.56%	0%	100%
Percent Gender Group Who Failed	3.09%	8.77%	0%	
Native American	1	0	0	1
Percent Native Americans Who Failed	100%	0%	0%	100%
Percent Gender Group Who Failed	0.26%	0%	0%	
Caucasian/White (non-Hispanic)	62	39	0	101
Percent Caucasians/Whites (non-Hispanic) Who Failed	61.39%	38.61%	0%	100%
Percent Gender Group Who Failed	15.98%	22.81%	0%	
Chose Not to Respond	81	36	291	408
Percent Chose Not to Respond Who Failed	19.85%	8.82%	71.32%	100%
Percent Gender Group Who Failed	20.88%	21.05%	99.66%	
Totals	388	171	292	851

<i>Ethnicity</i>	<i>Pass</i>		<i>Gender</i>	
	<i>Female</i>	<i>Male</i>	<i>Chose Not to Respond</i>	<i>Total</i>
Asian American/Pacific Islander	6	9	0	15
Percent Asian Americans/Pacific Islanders Who Passed	40%	60%	0%	100%
Percent Gender Group Who Passed	3.63%	1.44%	0%	
Black/African-American	149	64	1	214
Percent Blacks/African-Americans Who Passed	69.63%	29.90%	0.47%	100%
Percent Gender Group Who Passed	42.82%	25.81%	0.22%	
Hispanic/Latin American	12	11	0	23
Percent Hispanics/Latin Americans Who Passed	52.17%	47.83%	0%	100%
Percent Gender Group Who Passed	3.45%	4.44%	0%	
Native American	1	3	0	4
Percent Native Americans Who Passed	25%	75%	0%	100%
Percent Gender Group Who Passed	0.29%	1.21%	0%	
Caucasian/White (non-Hispanic)	82	111	0	193
Percent Caucasians/Whites (non-Hispanic) Who Passed	42.49%	57.51%	0%	100%
Percent Gender Group Who Passed	23.56%	44.76%	0%	
Chose Not to Respond	98	50	445	593
Percent Chose Not to Respond Who Passed	16.53%	8.43%	75.04%	100%
Percent Gender Group Who Passed	28.16%	20.16%	99.78%	
Totals	348	248	446	1,042

APPENDIX I - LOUISIANA 101 LIFE INSURANCE EXAM RESULTS REPORT

**FIRST TIME TAKERS BY HIGHEST LEVEL OF EDUCATION AND FAIL/PASS STATUS
CALENDAR YEAR 2023**

<i>Highest Level of Education</i>	<i>Fail</i>	<i>Pass</i>	<i>Total</i>	<i>Percent of Total</i>
Less Than 12th Grade Percent of This Education Level Percent of Fail or Pass	6 66.67% 0.71%	3 33.33% 0.29%	9 100%	0.48%
High School Diploma or Equivalent Percent of This Education Level Percent of Fail or Pass	132 61.11% 15.51%	84 38.89% 8.06%	216 100%	11.41%
Some College Percent of This Education Level Percent of Fail or Pass	142 48.46% 16.69%	151 51.54% 14.49%	293 100%	15.48%
Two-Year College Degree (Associate Degree) Percent of This Education Level Percent of Fail or Pass	67 63.81% 7.87%	38 36.19% 3.65%	105 100%	5.55%
Four-Year College Degree (Bachelor's Degree) Percent of This Education Level Percent of Fail or Pass	69 33.99% 8.11%	134 66.01% 12.86%	203 100%	10.72%
Advanced Degree (Master's Degree or Doctorate) Percent of This Education Level Percent of Fail or Pass	26 29.89% 3.06%	61 70.11% 5.85%	87 100%	4.60%
Chose Not to Respond Percent Chose Not to Respond Percent of Fail or Pass	409 41.73% 48.06%	571 58.27% 54.80%	980 100%	51.77%
Totals	851	1,042	1,893	100%

**FIRST TIME TAKERS BY PRIMARY LANGUAGE AND FAIL/PASS STATUS
CALENDAR YEAR 2023**

<i>Primary Language</i>	<i>Fail</i>	<i>Pass</i>	<i>Total</i>	<i>Percent of Total</i>
English Percent of English Language Percent of Fail or Pass	469 47.37% 55.11%	521 52.63% 50%	990 100%	52.30%
Spanish Percent of Spanish Language Percent of Fail or Pass	8 80% 0.94%	2 20% 0.19%	10 100%	0.53%
French Percent of French Language Percent of Fail or Pass	4 80% 0.47%	1 20% 0.10%	5 100%	0.26%
Other Percent of Other Language Percent of Fail or Pass	5 45.45% 0.60%	6 54.55% 0.58%	11 100%	0.59%
Chose Not to Respond Percent of Chose Not to Respond Percent of Fail or Pass	365 41.62% 42.89%	512 58.38% 49.14%	877 100%	46.33%
Totals	851	1,042	1,893	100%



**2022-2023 ANNUAL REPORT
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LOUISIANA DEPARTMENT OF INSURANCE
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