

# Commissioner of Insurance



## Department Description

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

For additional information, see:

[Commissioner of Insurance](#)

## Department Budget Summary

	Prior Year Actuals FY 2022-2023	Enacted FY2023-2024	Existing Operating Budget (EOB) as of 12/01/23	Continuation FY 2024-2025	Recommended FY 2024-2025	Total Recommended Over/(Under) EOB
<b>Means of Finance:</b>						
State General Fund (Direct)	\$0	\$0	\$0	\$0	\$0	\$0
<b>State General Fund by:</b>						
Interagency Transfers	0	0	0	0	0	0
Fees & Self-generated	32,056,801	38,472,497	38,472,497	35,691,668	36,071,043	(2,401,454)
Statutory Dedications	41,850,000	0	43,150,000	5,000,000	5,000,000	(38,150,000)
Federal Funds	904,253	1,195,671	1,195,671	1,210,127	1,195,671	0
<b>Total Means of Financing</b>	<b>\$74,811,054</b>	<b>\$39,668,168</b>	<b>\$82,818,168</b>	<b>\$41,901,795</b>	<b>\$42,266,714</b>	<b>(\$40,551,454)</b>
<b>Expenditures and Request:</b>						
Commissioner of Insurance	\$74,811,054	\$39,668,168	\$82,818,168	\$41,901,795	\$42,266,714	(\$40,551,454)
<b>Total Expenditures</b>	<b>\$74,811,054</b>	<b>\$39,668,168</b>	<b>\$82,818,168</b>	<b>\$41,901,795</b>	<b>\$42,266,714</b>	<b>(\$40,551,454)</b>



## Department Budget Summary

	Prior Year Actuals FY 2022-2023	Enacted FY2023-2024	Existing Operating Budget (EOB) as of 12/01/23	Continuation FY 2024-2025	Recommended FY 2024-2025	Total Recommended Over/(Under) EOB
<b>Authorized Positions</b>						
Classified	195	195	195	195	203	8
Unclassified	27	27	27	27	27	0
<b>Total Authorized Positions</b>	<b>222</b>	<b>222</b>	<b>222</b>	<b>222</b>	<b>230</b>	<b>8</b>
Authorized Other Charges Positions	0	0	0	0	0	0



## 04-165-Commissioner of Insurance

### Agency Description

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

The goals of the Commissioner of Insurance are:

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

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

### Agency Budget Summary

	Prior Year Actuals FY 2022-2023	Enacted FY2023-2024	Existing Operating Budget (EOB) as of 12/01/23	Continuation FY 2024-2025	Recommended FY 2024-2025	Total Recommended Over/(Under) EOB
<b>Means of Finance:</b>						
State General Fund (Direct)	\$0	\$0	\$0	\$0	\$0	\$0
<b>State General Fund by:</b>						
Interagency Transfers	0	0	0	0	0	0
Fees & Self-generated	32,056,801	38,472,497	38,472,497	35,691,668	36,071,043	(2,401,454)
Statutory Dedications	41,850,000	0	43,150,000	5,000,000	5,000,000	(38,150,000)
Federal Funds	904,253	1,195,671	1,195,671	1,210,127	1,195,671	0
<b>Total Means of Finance</b>	<b>\$74,811,054</b>	<b>\$39,668,168</b>	<b>\$82,818,168</b>	<b>\$41,901,795</b>	<b>\$42,266,714</b>	<b>(\$40,551,454)</b>
<b>Expenditures and Request:</b>						
Administrative/Fiscal	\$56,101,914	\$18,312,352	\$61,462,352	\$20,756,538	\$15,795,512	(\$45,666,840)
Market Compliance	18,709,140	21,355,816	21,355,816	21,145,257	26,471,202	5,115,386
<b>Total Expenditures</b>	<b>\$74,811,054</b>	<b>\$39,668,168</b>	<b>\$82,818,168</b>	<b>\$41,901,795</b>	<b>\$42,266,714</b>	<b>(\$40,551,454)</b>
<b>Authorized Positions</b>						
Classified	195	195	195	195	203	8
Unclassified	27	27	27	27	27	0
<b>Total Authorized Positions</b>	<b>222</b>	<b>222</b>	<b>222</b>	<b>222</b>	<b>230</b>	<b>8</b>
Authorized Other Charges Positions	0	0	0	0	0	0



## 1651-Administrative/Fiscal

### Program Authorization

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

### Program Description

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

The goal for the Administrative/Fiscal Program is to provide necessary administrative and operational support to the entire department, attract insurers to the state in order to promote a more competitive market, work to stabilize the property insurance market and provide outreach and consumer assistance.

The Administrative/Fiscal Program includes the following activities:

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

### Program Budget Summary

	Prior Year Actuals FY 2022-2023	Enacted FY2023-2024	Existing Operating Budget (EOB) as of 12/01/23	Continuation FY 2024-2025	Recommended FY 2024-2025	Total Recommended Over/(Under) EOB
<b>Means of Finance:</b>						
State General Fund (Direct)	\$0	\$0	\$0	\$0	\$0	\$0
<b>State General Fund by:</b>						
Interagency Transfers	0	0	0	0	0	0
Fees & Self-generated	13,347,660	17,116,681	17,116,681	14,546,411	14,599,841	(2,516,840)
Statutory Dedications	41,850,000	0	43,150,000	5,000,000	0	(43,150,000)
Federal Funds	904,253	1,195,671	1,195,671	1,210,127	1,195,671	0
<b>Total Means of Finance</b>	<b>\$56,101,914</b>	<b>\$18,312,352</b>	<b>\$61,462,352</b>	<b>\$20,756,538</b>	<b>\$15,795,512</b>	<b>(\$45,666,840)</b>
<b>Expenditures and Request:</b>						
Personnel Services	\$8,258,481	\$8,827,026	\$8,827,026	\$8,802,650	\$8,809,975	(\$17,051)
Operating Expenses	2,645,242	2,701,727	2,701,727	2,916,838	2,860,727	159,000
Professional Services	807,919	1,451,497	1,451,497	1,486,478	1,576,497	125,000
Other Charges	43,747,908	4,632,410	47,782,410	6,850,882	1,848,623	(45,933,787)
Acquisitions & Major Repairs	642,365	699,692	699,692	699,690	699,690	(2)
<b>Total Expenditures &amp; Request</b>	<b>\$56,101,914</b>	<b>\$18,312,352</b>	<b>\$61,462,352</b>	<b>\$20,756,538</b>	<b>\$15,795,512</b>	<b>(\$45,666,840)</b>
<b>Authorized Positions</b>						
Classified	56	56	56	56	58	2
Unclassified	14	14	14	14	14	0
<b>Total Authorized Positions</b>	<b>70</b>	<b>70</b>	<b>70</b>	<b>70</b>	<b>72</b>	<b>2</b>
Authorized Other Charges Positions	0	0	0	0	0	0



**Source of Funding**

This program is funded with the following:

- Fees and Self-generated Revenues derived from:
  - Various fees and licenses authorized by R.S. 22:821
  - Assessments on various insurance policies written in Louisiana
- Funds re-classified as Fees and Self-generated Revenues:
  - Insurance Fraud Investigation Dedicated Fund Account (Per R.S. 40:1428)
  - Automobile Theft and Insurance Fraud Prevention Dedicated Fund Account (Per R.S. 22:2134)
- Federal Funds are derived from:
  - The Department of Health and Human Services Administration for the State Health Insurance Assistance Program.

**Adjustments from Existing Operating Budget**

General Fund	Total Amount	Table of Organization	Description
\$0	\$61,462,352	70	<b>Existing Operating Budget as of 12/01/2023</b>

**Statewide Adjustments**

\$0	\$52,000	0	Acquisitions & Major Repairs
\$0	(\$161,605)	0	Attrition Adjustment
\$0	(\$2,680)	0	Capitol Park Security
\$0	(\$2,259)	0	Civil Service Fees
\$0	\$8,695	0	Civil Service Training Series
\$0	\$18,080	0	Group Insurance Rate Adjustment for Active Employees
\$0	\$12,933	0	Group Insurance Rate Adjustment for Retirees
\$0	\$5,521	0	Legislative Auditor Fees
\$0	\$15,625	0	Maintenance in State-Owned Buildings
\$0	\$138,436	0	Market Rate Classified
\$0	(\$699,692)	0	Non-Recurring Acquisitions & Major Repairs
\$0	(\$3,355)	0	Office of State Procurement
\$0	(\$49,941)	0	Office of Technology Services (OTS)
\$0	\$65,006	0	Related Benefits Base Adjustment
\$0	(\$336,021)	0	Retirement Rate Adjustment
\$0	\$6,245	0	Risk Management
\$0	\$68,495	0	Salary Base Adjustment
\$0	(\$2,190)	0	State Treasury Fees
\$0	(\$753)	0	UPS Fees
<b>\$0</b>	<b>(\$867,460)</b>	<b>0</b>	<b>Total Statewide</b>

**Non-Statewide Adjustments**

\$0	\$91,084	1	Funding for one (1) authorized Table of Organization position in the Administrative/Fiscal Program for the Diversity and Opportunity division.
\$0	\$77,846	1	Funding for one (1) authorized Table of Organization position in the Administrative/Fiscal Program for the Policy, Innovation, and Research division.
\$0	\$85,000	0	Increase in funding for a contract with a claims adjuster company to provide expertise in the review of roof evaluations for the Fortify Homes Program.
\$0	\$125,000	0	Increase in funding for media and advertising of department initiatives.
\$0	\$647,690	0	Increase in funding for replacement acquisitions of computers, servers, printers, and network hardware. The department is maintaining a five year replacement cycle for these types of equipment.
\$0	\$130,000	0	Increase in information technology network security contract costs and the TeamMate database subscription.



### Adjustments from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$0	\$29,000	0	Increase in travel budget funding for the Deputy Commissioner in the Office of Policy, Innovation, and Research to attend national and regional NAIC meetings, and additional funding to allow for employee attendance at additional training seminars and courses.
\$0	(\$5,000,000)	0	Moves the Statutory Dedications out of the Fortify Homes Program Fund from the Administrative/ Fiscal Program to the Market Compliance Program.
\$0	(\$2,750,000)	0	Non-recurs one time funding for exterior waterproofing and reroofing of the Poydras Building.
\$0	(\$13,150,000)	0	Non-recurs one time funding for the Insure Louisiana Incentive Program. This was funded from Statutory Dedications out of the Insure Louisiana Incentive Program Fund.
\$0	(\$85,000)	0	Non-recurs the remaining portion of a two year grant that was used for outreach and education efforts of the Fortify Homes Program.
\$0	(\$25,000,000)	0	Reduces funding for the Fortify Homes Program to \$5 million based on expected expenditures remaining. This is funded from Statutory Dedications out of the Louisiana Fortify Homes Program Fund.
\$0	(\$44,799,380)	2	<b>Total Non-Statewide</b>
\$0	\$15,795,512	72	<b>Total Recommended</b>

### Fees & Self-generated

Fund	Prior Year Actuals FY 2022-2023	Enacted FY2023-2024	Existing Operating Budget (EOB) as of 12/01/23	Continuation FY 2024-2025	Recommended FY 2024-2025	Total Recommended Over/(Under) EOB
Fees & Self-Generated	\$13,147,507	\$16,859,681	\$16,859,681	\$14,289,411	\$14,342,841	(\$2,516,840)
Insurance Fraud Investigation Fund	30,000	30,000	30,000	30,000	30,000	0
Auto. Theft and Insurance Fraud Prev.	170,153	227,000	227,000	227,000	227,000	0

### Statutory Dedications

Fund	Prior Year Actuals FY 2022-2023	Enacted FY2023-2024	Existing Operating Budget (EOB) as of 12/01/23	Continuation FY 2024-2025	Recommended FY 2024-2025	Total Recommended Over/(Under) EOB
Louisiana Fortify Homes Program	\$0	\$0	\$30,000,000	\$5,000,000	\$0	(\$30,000,000)
Insure Louisiana Incentive Program	41,850,000	0	13,150,000	0	0	(13,150,000)

### Professional Services

Amount	Description
	<b>Professional Services:</b>
\$806,722	Professional Services to assist the department in information technology projects, on-site training, public awareness, one on one counseling sessions with beneficiaries, caregivers, advocates and Medicare professionals, and any other projects
\$619,182	IT Consulting from sources outside of state government
\$25,593	Legal services
\$125,000	Media and advertising
<b>\$1,576,497</b>	<b>TOTAL PROFESSIONAL SERVICES</b>



## Other Charges

Amount	Description
	<b>Other Charges:</b>
\$227,000	Automobile Theft & Fraud Prevention
<b>\$227,000</b>	<b>SUB-TOTAL OTHER CHARGES</b>
	<b>Interagency Transfers:</b>
\$82,714	Civil Service Fees
\$13,840	UPS fees
\$3,857	Treasury Banking fees
\$208,528	Capitol Park Security
\$100,371	Legislative Auditor Fees
\$14,792	Office of State Procurement
\$290,973	Office of Risk Management Fees
\$701,496	Maintenance in State-Owned Buildings
\$7,934	LWC - Unemployment Compensation
\$268	Replacement Badges
\$23,089	Printing
\$2,108	Postage and Supplies
\$63,029	Division of Administration - Telecommunication Services
\$108,624	Office of Technology Services (OTS)
<b>\$1,621,623</b>	<b>SUB-TOTAL INTERAGENCY TRANSFERS</b>
<b>\$1,848,623</b>	<b>TOTAL OTHER CHARGES</b>

## Acquisitions and Major Repairs

Amount	Description
	<b>Acquisitions and Major Repairs:</b>
\$647,690	Computers, Servers, Printers, Storage, and Peripherals
\$52,000	Replacement of one (1) vehicle
<b>\$699,690</b>	<b>TOTAL ACQUISITIONS AND MAJOR REPAIRS</b>



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

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[K] Percentage of NAIC accreditation retained	100	100	100	100	100

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2018-2019	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023
Total number of non-risk bearing companies licensed and approved	694	793	820	827	845
Total number of risk bearing companies licensed and approved	1,755	1,771	1,791	1,822	1,878
Number of licensed domestic insurers	105	104	101	103	101
Number of licensed foreign/alien insurance companies	1,335	1,539	1,348	1,584	1,632

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

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[S] Percentage of audit plan completed	90	85	85	85	85
[S] Percentage of recommendations implemented	95	95	95	95	95

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2018-2019	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023
Number of internal audits performed	2	6	6	10	9
Number of internal audit recommendations accepted	21	28	20	19	21
Number of repeat findings in the legislative auditor's report	0	0	0	0	0
Number of repeat internal audit findings	0	4	3	1	1



**Objective: 1651-03** Through the Office of the Consumer Advocacy and Diversity, to receive consumer inquiries and complaints, to provide insurance information, both basic and developing topics, and to ensure the LDI provides consumers the highest quality service.

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[K] Number of community based presentations	150	60	60	60	60
[K] Number of files from other divisions audited	397	360	360	360	360
[K] Percentage of complaint files referred for additional regulatory review, as a result of audit	6	2	2	2	2
[K] Percentage of complaint files leading to additional staff training, as a result of audit	4	10	10	10	10

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2018-2019	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023
Number of inquiries received	0	0	93	217	409
Number of public information packets distributed to consumers	14,282	12,845	1,064	8	5,027
Percentage of LDI complaint files audited	11	11	11	10	10
Number of consumers assisted by the Office of Consumer Advocacy and Diversity division	1,137	9,469	5,750	2,365	7,858

**Objective: 1651-04** Through the Division of Diversity and Opportunity, within the Office of Consumer Advocacy and Diversity, to foster awareness of opportunities in the insurance industry and of the skill, training and education necessary to prepare for employment with insurers, appointment as producers, and as service providers of insurers.

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[S] Number of educational seminars provided by the Division of Diversity and Opportunity	3	5	5	5	5

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2018-2019	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023
Number of persons attending educational or training seminars	939	933	1,218	1,541	832
Number of minorities receiving services through LDI for training or individual telephone or email assistance to help obtain employment in the insurance industry or related service companies	67	55	44	72	44
Number of workshops the Division of Diversity and Opportunity participated in via invitations	22	31	34	36	31



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

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[S] Total counseling hours provided (CMS PM8)	6,191	33,000	33,000	20,000	20,000
[S] Total number of active SHIIP counselors	44	60	60	50	50
[K] Number of client contacts in-person, office, telephone call durations, and contacts by email, postal, or fax (CMS PM1)	20,397	53,500	53,500	53,500	53,500
[K] Total persons reached through presentations and/or booths and exhibits. (CMS PM2)	18,984	30,000	30,000	30,000	30,000
[K] Number of senior health group presentations, health fairs, and training provided	270	375	375	375	375

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2018-2019	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023
Number of agencies reporting data	16	13	9	9	8
Number of Medicare beneficiaries in the state, as of September 30	867,826	935,173	884,146	893,380	915,126
Estimated savings to counseled health clients	\$0	\$Not Available	\$Not Available	\$Not Available	\$Not Available

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

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[S] Total amount of revenues collected from taxes, assessments, fees, penalties and miscellaneous \$ in millions	\$1,451.06	\$1,357.76	\$1,357.76	\$1,594.4	\$1,594.4

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2018-2019	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023
Amount reverted at end of fiscal year \$ in millions	\$7.98	\$9.44	\$16.35	\$22.65	\$19.51
Administrative fund assessment as percentage of health premiums	0.02	0.03	0.02	0.03	0.02
Fraud assessment as percentage of subject premiums	0	0.03	0.03	0.04	0.04
LDI budget as percentage of total revenue collected	3.1	3.06	2.86	2.77	5.65
Total taxes collected \$ in millions	\$914.77	\$953.77	\$1,043.52	\$1,126.97	\$1,315.15
Total fees collected \$ in millions	\$27.02	\$37.44	\$45.04	\$51.71	\$49.68
Tax collections as percentage of taxable premiums	3.19	3.22	3.36	3.36	3.53

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals
	FY 2018-2019	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023
Total amount of LA Insurance Rating assessment collected \$ in millions	\$80.2	\$75.7	\$77.45	\$77.1	\$79.65
LA Insurance Rating assessment collection as percentage of subject premiums	0.01	0.73	0.72	0.73	0.73
Number of different tax types collected	8	8	8	8	8
Number of different fees and assessments collected	71	71	71	70	68

**Objective: 1651-07** Through the Revenue Services Division, to collect all assessments and premium taxes due and to perform desk examinations of premium tax returns.

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals	Initially	Existing	Continuation	Executive
	FY 22-23	Appropriated	Standard	Budget	Budget
	FY 22-23	FY 23-24	FY 23-24	FY 24-25	FY 24-25
[S] Number of desk examinations performed for tax purposes	5,386	5,000	5,000	5,300	5,300

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals
	FY 2018-2019	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023
Taxable premiums \$ in billions	\$28.7	\$29.63	\$31.02	\$33.54	\$37.27
Total premiums subject to Louisiana Insurance Rating assessment \$ in billions	\$10.41	\$10.69	\$10.67	\$11.22	\$12.21

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

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals	Initially	Existing	Continuation	Executive
	FY 22-23	Appropriated	Standard	Budget	Budget
	FY 22-23	FY 23-24	FY 23-24	FY 24-25	FY 24-25
[S] Number of technology projects planned to maximize employee productivity, improve or maintain compatibility with regulated entities, and warehouse data	4	4	4	4	4
[S] Percent of planned technology projects reaching completion	100	100	100	100	100



## 1652-Market Compliance

### Program Authorization

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

### Program Description

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

The goals for the Market Compliance Program are:

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

The Market Compliance Program includes the following activities:

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

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

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

**Program Budget Summary**

	Prior Year Actuals FY 2022-2023	Enacted FY2023-2024	Existing Operating Budget (EOB) as of 12/01/23	Continuation FY 2024-2025	Recommended FY 2024-2025	Total Recommended Over/(Under) EOB
<b>Means of Finance:</b>						
State General Fund (Direct)	\$0	\$0	\$0	\$0	\$0	\$0
<b>State General Fund by:</b>						
Interagency Transfers	0	0	0	0	0	0
Fees & Self-generated	18,709,140	21,355,816	21,355,816	21,145,257	21,471,202	115,386
Statutory Dedications	0	0	0	0	5,000,000	5,000,000
Federal Funds	0	0	0	0	0	0
<b>Total Means of Finance</b>	<b>\$18,709,140</b>	<b>\$21,355,816</b>	<b>\$21,355,816</b>	<b>\$21,145,257</b>	<b>\$26,471,202</b>	<b>\$5,115,386</b>



## Program Budget Summary

	Prior Year Actuals FY 2022-2023	Enacted FY2023-2024	Existing Operating Budget (EOB) as of 12/01/23	Continuation FY 2024-2025	Recommended FY 2024-2025	Total Recommended Over/(Under) EOB
<b>Expenditures and Request:</b>						
Personnel Services	\$16,391,193	\$17,338,734	\$17,338,734	\$17,001,789	\$17,301,229	(\$37,505)
Operating Expenses	303,531	408,255	408,255	457,594	456,755	48,500
Professional Services	1,808,920	3,196,949	3,196,949	3,273,996	3,316,949	120,000
Other Charges	205,496	411,878	411,878	411,878	5,396,269	4,984,391
Acquisitions & Major Repairs	0	0	0	0	0	0
<b>Total Expenditures &amp; Request</b>	<b>\$18,709,140</b>	<b>\$21,355,816</b>	<b>\$21,355,816</b>	<b>\$21,145,257</b>	<b>\$26,471,202</b>	<b>\$5,115,386</b>

### Authorized Positions

Classified	139	139	139	139	145	6
Unclassified	13	13	13	13	13	0
<b>Total Authorized Positions</b>	<b>152</b>	<b>152</b>	<b>152</b>	<b>152</b>	<b>158</b>	<b>6</b>
Authorized Other Charges Positions	0	0	0	0	0	0

## Source of Funding

This program is funded with the following:

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

## Adjustments from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$0	\$21,355,816	152	Existing Operating Budget as of 12/01/2023

### Statewide Adjustments

\$0	(\$15,609)	0	Administrative Law Judges
\$0	(\$317,220)	0	Attrition Adjustment
\$0	\$70,024	0	Civil Service Training Series
\$0	\$36,935	0	Group Insurance Rate Adjustment for Active Employees
\$0	\$31,157	0	Group Insurance Rate Adjustment for Retirees
\$0	\$359,348	0	Market Rate Classified
\$0	(\$159,854)	0	Related Benefits Base Adjustment
\$0	(\$662,570)	0	Retirement Rate Adjustment
\$0	(\$11,985)	0	Salary Base Adjustment
<b>\$0</b>	<b>(\$669,774)</b>	<b>0</b>	<b>Total Statewide</b>

### Adjustments from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
<b>Non-Statewide Adjustments</b>			
\$0	\$387,382	4	Funding for four (4) authorized Table of Organization positions in the Market Compliance Program to provide grant and contract review over the Fortify Homes grant program.
\$0	\$229,278	2	Funding for two (2) authorized Table of Organization positions in the Market Compliance Program for the Property and Casualty division.
\$0	\$120,000	0	Increase in funding for a professional services contract to provide independent review of the Fortify Homes Program.
\$0	\$19,500	0	Increase in information technology network security contract costs and the TeamMate database subscription.
\$0	\$29,000	0	Increase in travel budget funding for the Deputy Commissioner in the Office of Policy, Innovation, and Research to attend national and regional NAIC meetings, and additional funding to allow for employee attendance at additional training seminars and courses.
\$0	\$0	0	Means of finance substitution to decrease the Administrative Dedicated Fund Account (HIPAA) by \$167,423 and increase regular Fees and Self-generated Revenues by the same amount to correct the source of funds for Fiscal Year 2024-2025.
\$0	\$5,000,000	0	Moves the Statutory Dedications out of the Fortify Homes Program Fund from the Administrative/ Fiscal Program to the Market Compliance Program.
\$0	\$5,785,160	6	<b>Total Non-Statewide</b>
\$0	\$26,471,202	158	<b>Total Recommended</b>

### Fees & Self-generated

Fund	Prior Year Actuals FY 2022-2023	Enacted FY2023-2024	Existing Operating Budget (EOB) as of 12/01/23	Continuation FY 2024-2025	Recommended FY 2024-2025	Total Recommended Over/(Under) EOB
Fees & Self-Generated	\$17,016,948	\$19,506,321	\$19,506,321	\$19,459,759	\$19,789,130	\$282,809
Administrative Fund - DOI	1,006,052	1,157,790	1,157,790	993,660	990,367	(167,423)
Insurance Fraud Investigation Fund	686,140	691,705	691,705	691,838	691,705	0
Auto. Theft and Insurance Fraud Prev.	0	0	0	0	0	0

### Statutory Dedications

Fund	Prior Year Actuals FY 2022-2023	Enacted FY2023-2024	Existing Operating Budget (EOB) as of 12/01/23	Continuation FY 2024-2025	Recommended FY 2024-2025	Total Recommended Over/(Under) EOB
Louisiana Fortify Homes Program	\$0	\$0	\$0	\$0	\$5,000,000	\$5,000,000

### Professional Services

Amount	Description
<b>Professional Services:</b>	
\$168,713	Legal services
\$257,261	Professional services to assist in IT projects, on-site training, public awareness, actuarial rate review, and any other projects
\$2,770,975	Accounting and auditing
\$120,000	Fortify Homes Program independent review
<b>\$3,316,949</b>	<b>TOTAL PROFESSIONAL SERVICES</b>



### Other Charges

Amount	Description
	<b>Other Charges:</b>
\$5,000,000	Fortify Homes Program
<b>\$5,000,000</b>	<b>SUB-TOTAL OTHER CHARGES</b>
	<b>Interagency Transfers:</b>
\$276,041	Division of Administrative Law Fees
\$2,111	Postage
\$20,000	Legal services provided by the Department of Justice
\$13,516	Division of Administration - Telecommunication Services
\$84,601	Advertising
<b>\$396,269</b>	<b>SUB-TOTAL INTERAGENCY TRANSFERS</b>
<b>\$5,396,269</b>	<b>TOTAL OTHER CHARGES</b>

### Acquisitions and Major Repairs

Amount	Description
--------	-------------

**Acquisitions and Major Repairs:**

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

**Objective: 1652-01** Through the Office of Licensing, to oversee the licensing of producers and adjusters in the state and to work with the Information Technology Division to effect a smooth transition to the e-commerce environment.

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[K] Number of adjusters renewals processed	49,904	45,000	45,000	47,000	47,000
[K] Percentage of all problematic applications and requests processed within 5 days	72	60	60	60	60
[K] Number of producer license renewals processed	75,966	90,000	90,000	75,000	75,000
[K] Number of company appointments processed	984,267	1,000,000	1,000,000	985,000	985,000





## General Performance Indicators

Performance Indicator Name	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals
	FY 2018-2019	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023
Total number of adjusters	91,201	108,409	103,377	136,917	135,930
Number of new adjuster licenses issued	19,016	16,236	18,962	32,197	29,600
Percentage of first time applications submitted electronically	99.7	99.8	99.8	99.8	99.9
Percentage of renewal applications submitted electronically	99.8	99.96	99.97	99.96	99.9
Number of new producer licenses issued	31,962	32,602	49,115	53,555	45,644
Total number of licensed producers	150,344	186,570	178,702	235,379	207,984

**Objective: 1652-02** Through the Company Licensing Division of the Office of Licensing, to review applications for all license or registration types, other than insurance producers and adjusters, required to be filed with and approved by the Department of Insurance.

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[K] Average number of days to complete review of Certificate of Authority and health maintenance organization applications	51	55	55	55	55
[K] Average number of days to review all other licensing and registration applications	28	50	50	50	50
[K] Average number of days to complete processing of requests for Certificate of Compliance or No Objection Letter	9	25	25	25	25
[K] Percentage of all applications and requests processed within the performance standard	83	75	75	75	75

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2018-2019	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023
Number of company licensing applications and filings received	614	544	593	501	459
Number of company licensing applications and filings processed	530	602	520	491	466

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

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[K] Average number of days to process health form filing reviews	17	30	30	30	30
[K] Percentage of health filing reviews completed within the performance standard of 30 days	85	60	60	60	60



### General Performance Indicators

Performance Indicator Name	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals
	FY 2018-2019	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023
Number of health policy forms/contracts, Medicare supplement rates and discount medical plan applications and renewals processed	5,446	5,614	6,003	4,773	5,615
Number of disability forms approved through the Interstate Insurance Product Regulation Compact (IIPRC)	189	126	103	75	149
Number of Utilization Review Organization (URO) applications received	12	19	8	9	1
Number of Utilization Review Organization (URO) applications processed	11	15	7	6	5
Number of Independent Review Organizations (IRO) applications received (new and renewal)	2	3	2	1	0
Number of Independent Review Organizations (IRO) applications processed (new and renewal)	2	3	2	1	0
Percentage of health policy form filings approved	93	88	93	93	91
Number of health policy forms/contracts, Medicare supplement rates and discount medical plan applications and renewals received	5,324	5,378	6,041	4,599	5,245

**Objective: 1652-04** Through the Life, Annuity, and Long-Term Care Forms Division, to review and issue a final decision on all forms, advertising, and long-term care rates in a timely manner.

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals	Initially Appropriated	Existing Standard	Continuation Budget	Executive Budget
	FY 22-23	FY 23-24	FY 23-24	FY 24-25	FY 24-25
[K] Average number of days to process life, annuity and long-term care forms, advertising and rates, which require pre-approval	36	45	45	45	45
[K] Percentage of life, annuity and long-term care forms, advertising and rate reviews completed within the performance standard	74	50	50	50	50

### General Performance Indicators

Performance Indicator Name	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals
	FY 2018-2019	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023
Percentage of life, annuity and long-term care forms, advertising and rates which require pre-approval approved	92	94	91	97	87
Number of life, annuity, and long-term care forms, advertising and rates received	5,193	4,007	3,886	3,375	3,181
Number of life, annuity, and long-term care forms, advertising and rates processed	4,970	5,056	3,928	3,184	3,007
Number of life, annuity and long-term care forms, advertising and rates filed for informational purposes only	543	503	470	509	449
Number of life, annuity and long-term care forms approved through the Interstate Insurance Product Regulation Compact (IIPRC)	3,116	3,203	2,350	2,081	1,678



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

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[K] Average number of days to process health rate reviews	44	60	60	60	60

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2018-2019	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023
Number of health review rate filings received	49	47	52	57	15
Number of health review rate filings processed	47	44	48	57	15

**Objective: 1652-06** Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities, to provide assurance that premium tax owed is remitted, and to manage estates of companies in receivership.

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[K] Percentage of filings by domestic companies analyzed - financial	91	100	100	100	100

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2018-2019	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023
Percentage of domestic companies examined - financial	21.05	11.36	25	19.67	25
Number of companies in receivership at beginning of fiscal year	6	5	8	8	12
Number of companies in administrative supervision at beginning of fiscal year	5	3	3	2	2
Number of filings of domestic companies analyzed	678	742	712	704	596
Average number of months estates currently in receivership have been held in receivership	41	45	56	69	60
Number of financial examinations coordinated with other states	7	2	16	7	20
Number of companies examined - financial	28	15	31	24	28
Number of companies analyzed - financial	176	198	208	197	164
Number of companies in receivership brought to final closure	0	1	0	0	0
Number of companies placed in administrative supervision during fiscal year	1	0	0	1	0
Number of companies returned to good health/removed from administrative supervision during fiscal year	0	0	1	1	0



**Objective: 1652-07** Through the P&C Forms Division, to pre-approve or disapprove all contract forms for insurers' use with consumers within 30 days.

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[K] Average number of days to process property & casualty contract and policy forms	14	30	30	30	30
[K] Percentage of property & casualty contract and policy forms reviews completed within the performance standard	58	75	75	75	75

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2018-2019	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023
Percentage of property & casualty contract and policy forms approved	77	79	87	79	90
Number of property & casualty contract and policy forms received	20,489	17,669	18,228	16,576	16,570
Number of property & casualty contract and policy forms processed	20,935	17,404	18,442	16,151	15,833
Percentage of property & casualty contract and policy forms disapproved	10	14	7	7	4

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

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[S] Average number of days from receipt of filing/submission by Office of Property & Casualty to referral to actuarial staff	20	16	16	15	15
[S] Average number of days from receipt of filing/submission by actuary from Office of Property & Casualty support staff to actuary's recommendation	16	20	20	15	15
[S] Average number of days from receipt of rate filing/submission to final action by LDI	38	35	35	30	30

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2018-2019	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023
Total written premium (property, casualty, surety, & inland marine) classified as surplus lines \$ in billions	\$1.02	\$1.15	\$1.3	\$1.57	\$1.94

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals
	FY 2018-2019	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023
Total written premiums (property, casualty, surety, & inland marine) classified as residual market \$ in millions	\$160.77	\$142.04	\$137.08	\$168.95	\$526.89
Average percentage change in rates at fiscal year end	0.18	-1.56	1.23	4.6	12
Number of submissions reviewed by actuary	688	859	706	664	813
Total written premiums (property, casualty, surety & inland marine) subject to Louisiana regulation and/or taxation, \$ in billions (includes Surplus Lines and Residual Market)	\$12.11	\$12.54	\$12.69	\$13.42	\$14.91

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

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals	Initially Appropriated	Existing Standard	Continuation Budget	Executive Budget
	FY 22-23	FY 23-24	FY 23-24	FY 24-25	FY 24-25
[K] Percentage of initial claim fraud complaint investigations completed within 10 working days	99	95	95	95	95
[K] Percentage of background checks completed within 15 working days	97	95	95	95	95

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals	Prior Year Actuals
	FY 2018-2019	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023
Number of producer investigations opened	103	336	119	145	175
Number of producer investigations referred to law enforcement	7	10	41	27	27
Number of claim fraud investigations opened	2,280	2,412	2,563	2,409	2,783
Number of claims adjuster investigations opened	2	5	30	41	43
Number of company investigations opened	19	13	30	31	43
Number of company investigations referred to law enforcement	0	1	6	6	2
Number of claims adjuster investigations referred to law enforcement	1	1	9	11	9
Number of POST certified fraud investigators	4	4	4	2	2
Number of claim fraud investigations referred to law enforcement	1,023	1,185	1,606	1,347	2,028
Number of background checks performed for company and producer licensing divisions	1,007	1,024	1,003	980	918



**Objective: 1652-10** Through the Office of Consumer Services, to investigate to conclusion consumer complaints against insurers and producers within 42 days, to analyze complaint trends, and to examine regulated entities' conduct in the market.

**Children's Budget Link** N/A

**HR Policies Beneficial to Women and Families Link** N/A

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

Performance Indicator Name	Actuals FY 22-23	Initially Appropriated FY 23-24	Existing Standard FY 23-24	Continuation Budget FY 24-25	Executive Budget FY 24-25
[K] Average number of days to conclude a property & casualty complaint investigation	26	35	35	30	30
[K] Number companies analyzed - market conduct	40	40	40	40	40
[K] Average number of days to conclude a life, annuity, or long-term care complaint investigation	22	35	35	30	30
[K] Percentage of life, annuity, and long-term care complaint investigations completed within the performance standard	88	75	75	80	80
[K] Percentage of health complaint investigations concluded within the performance standard	86	75	75	80	80
[K] Percentage of property and casualty complaint investigations concluded within the performance standard	75	75	75	80	80
[K] Average number of days to conclude a health insurance complaint investigation	22	35	35	30	30

## General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2018-2019	Prior Year Actuals FY 2019-2020	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023
Amount of claim payments and premium refunds recovered for life, annuity, and long-term care complainants	\$1,734,170	\$2,889,817	\$2,413,693	\$2,864,114	\$2,744,228
Number of life, annuity, and long-term care complaints received	445	414	380	322	350
Number of life, annuity, and long-term care complaint investigations concluded	467	412	406	325	348
Number of property & casualty complaints received	1,807	1,771	3,541	7,839	3,491
Number of property & casualty complaint investigations concluded	1,917	1,782	3,253	7,558	3,872
Number of regulatory reviews performed in market conduct	80	68	105	70	43
Number of health complaints received	1,021	805	692	658	783
Number of health complaint investigations concluded	1,052	792	732	663	765
Amount of claim payments and/or premium refunds recovered for property & casualty complainants	\$4,249,396	\$4,563,676	\$53,972,495	\$125,888,811	\$23,294,845
Amount of claim payments/premium refunds recovered for health coverage complaints	\$712,450	\$787,313	\$593,461	\$304,941	\$520,820