

# Commissioner of Insurance



## Department Description

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

For additional information, see:

[Commissioner of Insurance](#)

## Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2016-2017	Enacted FY 2017-2018	Existing Oper Budget as of 12/01/17	Continuation FY 2018-2019	Recommended FY 2018-2019	Total Recommended Over/(Under) EOB
<b>Means of Financing:</b>						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>State General Fund by:</b>						
Total Interagency Transfers	0	0	0	0	0	0
Fees and Self-generated Revenues	26,647,792	28,639,884	28,658,984	29,636,049	29,342,980	683,996
Statutory Dedications	1,381,529	1,738,353	1,738,353	1,847,614	1,817,750	79,397
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	717,560	716,006	716,006	727,376	717,475	1,469
<b>Total Means of Financing</b>	<b>\$ 28,746,881</b>	<b>\$ 31,094,243</b>	<b>\$ 31,113,343</b>	<b>\$ 32,211,039</b>	<b>\$ 31,878,205</b>	<b>\$ 764,862</b>
<b>Expenditures &amp; Request:</b>						
Commissioner of Insurance	\$ 28,746,881	\$ 31,094,243	\$ 31,113,343	\$ 32,211,039	\$ 31,878,205	\$ 764,862
<b>Total Expenditures &amp; Request</b>	<b>\$ 28,746,881</b>	<b>\$ 31,094,243</b>	<b>\$ 31,113,343</b>	<b>\$ 32,211,039</b>	<b>\$ 31,878,205</b>	<b>\$ 764,862</b>



## Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2016-2017	Enacted FY 2017-2018	Existing Oper Budget as of 12/01/17	Continuation FY 2018-2019	Recommended FY 2018-2019	Total Recommended Over/(Under) EOB
<b>Authorized Full-Time Equivalents:</b>						
Classified	198	195	195	195	195	0
Unclassified	27	27	27	27	27	0
<b>Total FTEs</b>	225	222	222	222	222	0



## 04-165 — Commissioner of Insurance

### Agency Description

The mission of the Louisiana Department of Insurance 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 of the Commissioner of Insurance are:

- I. To 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. 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 to provide outreach and consumer assistance.

The Commissioner of Insurance is comprised of two programs: Administrative and Market Compliance.

For additional information, see:

[Commissioner of Insurance](#)

### Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2016-2017	Enacted FY 2017-2018	Existing Oper Budget as of 12/01/17	Continuation FY 2018-2019	Recommended FY 2018-2019	Total Recommended Over/(Under) EOB
<b>Means of Financing:</b>						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>State General Fund by:</b>						
Total Interagency Transfers	0	0	0	0	0	0
Fees and Self-generated Revenues	26,647,792	28,639,884	28,658,984	29,636,049	29,342,980	683,996
Statutory Dedications	1,381,529	1,738,353	1,738,353	1,847,614	1,817,750	79,397
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	717,560	716,006	716,006	727,376	717,475	1,469
<b>Total Means of Financing</b>	<b>\$ 28,746,881</b>	<b>\$ 31,094,243</b>	<b>\$ 31,113,343</b>	<b>\$ 32,211,039</b>	<b>\$ 31,878,205</b>	<b>\$ 764,862</b>
<b>Expenditures &amp; Request:</b>						
Administrative	\$ 11,052,730	\$ 12,090,727	\$ 12,092,084	\$ 12,671,516	\$ 12,539,115	\$ 447,031



## Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2016-2017	Enacted FY 2017-2018	Existing Oper Budget as of 12/01/17	Continuation FY 2018-2019	Recommended FY 2018-2019	Total Recommended Over/(Under) EOB
Market Compliance	17,694,151	19,003,516	19,021,259	19,539,523	19,339,090	317,831
<b>Total Expenditures &amp; Request</b>	<b>\$ 28,746,881</b>	<b>\$ 31,094,243</b>	<b>\$ 31,113,343</b>	<b>\$ 32,211,039</b>	<b>\$ 31,878,205</b>	<b>\$ 764,862</b>
<b>Authorized Full-Time Equivalents:</b>						
Classified	198	195	195	195	195	0
Unclassified	27	27	27	27	27	0
<b>Total FTEs</b>	<b>225</b>	<b>222</b>	<b>222</b>	<b>222</b>	<b>222</b>	<b>0</b>



## 165\_1000 — Administrative

Program Authorization: La. Const. Art. IV, § 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 Administration 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 goal of the Administration Program is to provide necessary administrative and operational support to the entire department, to attract insurers to do business in the state to promote a more competitive market, and to stabilize the property insurance market.

### Administrative Budget Summary

	Prior Year Actuals FY 2016-2017	Enacted FY 2017-2018	Existing Oper Budget as of 12/01/17	Continuation FY 2018-2019	Recommended FY 2018-2019	Total Recommended Over/(Under) EOB
<b>Means of Financing:</b>						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>State General Fund by:</b>						
Total Interagency Transfers	0	0	0	0	0	0
Fees and Self-generated Revenues	10,417,794	11,344,721	11,346,078	11,913,517	11,791,640	445,562
Statutory Dedications	30,001	30,000	30,000	30,623	30,000	0
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	604,935	716,006	716,006	727,376	717,475	1,469
<b>Total Means of Financing</b>	<b>\$ 11,052,730</b>	<b>\$ 12,090,727</b>	<b>\$ 12,092,084</b>	<b>\$ 12,671,516</b>	<b>\$ 12,539,115</b>	<b>\$ 447,031</b>
<b>Expenditures &amp; Request:</b>						
Personal Services	\$ 6,269,156	\$ 6,593,067	\$ 6,594,424	\$ 7,196,404	\$ 7,064,003	\$ 469,579
Total Operating Expenses	1,755,974	2,085,318	2,085,318	2,085,318	2,085,318	0
Total Professional Services	967,862	1,091,438	1,091,438	1,091,438	1,091,438	0
Total Other Charges	1,668,868	1,777,328	1,777,328	1,673,221	1,673,221	(104,107)
Total Acq & Major Repairs	390,870	543,576	543,576	625,135	625,135	81,559
Total Unallotted	0	0	0	0	0	0
<b>Total Expenditures &amp; Request</b>	<b>\$ 11,052,730</b>	<b>\$ 12,090,727</b>	<b>\$ 12,092,084</b>	<b>\$ 12,671,516</b>	<b>\$ 12,539,115</b>	<b>\$ 447,031</b>



### Administrative Budget Summary

	Prior Year Actuals FY 2016-2017	Enacted FY 2017-2018	Existing Oper Budget as of 12/01/17	Continuation FY 2018-2019	Recommended FY 2018-2019	Total Recommended Over/(Under) EOB
<b>Authorized Full-Time Equivalents:</b>						
Classified	60	59	59	59	59	0
Unclassified	8	8	8	8	8	0
<b>Total FTEs</b>	<b>68</b>	<b>67</b>	<b>67</b>	<b>67</b>	<b>67</b>	<b>0</b>

### Source of Funding

This program is funded by Fees and Self-generated Revenues, Statutory Dedications, and Federal Funds. Fees and Self-generated Revenues are derived from various fees and licenses authorized by R.S. 22:821. Federal Funds are derived from the State Health Insurance Assistance Program. The Statutory Dedications are funded by the Insurance Fraud Investigation Fund (Per R.S. 40:1428) from assessments on various insurance policies written in Louisiana. (Per R.S. 39:36B. (8), see table below for a listing of expenditures out of each Statutory Dedication Fund).

### Administrative Statutory Dedications

Fund	Prior Year Actuals FY 2016-2017	Enacted FY 2017-2018	Existing Oper Budget as of 12/01/17	Continuation FY 2018-2019	Recommended FY 2018-2019	Total Recommended Over/(Under) EOB
Insurance Fraud Investigation Fund	\$ 30,001	\$ 30,000	\$ 30,000	\$ 30,623	\$ 30,000	\$ 0

### Major Changes from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ 1,357	0	<b>Mid-Year Adjustments (BA-7s):</b>
\$ 0	\$ 12,092,084	67	<b>Existing Oper Budget as of 12/01/17</b>
<b>Statewide Major Financial Changes:</b>			
\$ 0	\$ 44,087	0	2% General Increase Annualization Classified
\$ 0	\$ 1,583	0	2% General Increase Annualization Unclassified
\$ 0	\$ 107,506	0	Market Rate Classified
\$ 0	\$ 15,048	0	Civil Service Training Series
\$ 0	\$ 179,693	0	Related Benefits Base Adjustment
\$ 0	\$ 254,063	0	Salary Base Adjustment
\$ 0	\$ (132,401)	0	Attrition Adjustment
\$ 0	\$ 625,135	0	Acquisitions & Major Repairs
\$ 0	\$ (543,576)	0	Non-Recurring Acquisitions & Major Repairs
\$ 0	\$ (32,218)	0	Risk Management



## Major Changes from Existing Operating Budget (Continued)

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ 1,388	0	Legislative Auditor Fees
\$ 0	\$ (60,145)	0	Maintenance in State-Owned Buildings
\$ 0	\$ 2,634	0	Capitol Park Security
\$ 0	\$ (638)	0	UPS Fees
\$ 0	\$ (3,170)	0	Civil Service Fees
\$ 0	\$ (31)	0	State Treasury Fees
\$ 0	\$ 2,270	0	Office of Technology Services (OTS)
\$ 0	\$ (14,197)	0	Office of State Procurement
<b>Non-Statewide Major Financial Changes:</b>			
\$ 0	\$ 12,539,115	67	<b>Recommended FY 2018-2019</b>
\$ 0	\$ 0	0	<b>Less Supplementary Recommendation</b>
\$ 0	\$ 12,539,115	67	<b>Base Executive Budget FY 2018-2019</b>
\$ 0	\$ 12,539,115	67	<b>Grand Total Recommended</b>

## Professional Services

Amount	Description
\$297,191	Professional Services to Assist in IT Projects, On-Site Training, Public Awareness, and Any Other Projects
\$768,537	IT Consulting from Sources Outside of State Government
\$25,710	Legal
<b>\$1,091,438</b>	<b>TOTAL PROFESSIONAL SERVICES</b>

## Other Charges

Amount	Description
<b>Other Charges:</b>	
This program does not have funding for Other Charges.	
<b>SUB-TOTAL OTHER CHARGES</b>	
<b>Interagency Transfers:</b>	
\$195,071	Department of Public Safety & Corrections/Security
\$73,526	Civil Service Fees
\$6,962	CPTP Training
\$10,752	Department of Public Safety - Rental Space for Computers in the Data Center
\$3,348	Postage
\$22,200	State Printing



### Other Charges (Continued)

Amount	Description
\$46,747	Legislative Auditor Fees
\$706,440	Maintenance of State-owned Buildings
\$188,231	Office of Risk Management Fees
\$51,007	Office of State Procurement
\$268	Interagency Transfers
\$7,934	Related Benefits
\$267,829	Office of Telecommunications Management Fees
\$59,904	Office of Technology Services (OTS)
\$19,345	Treasury Banking fees
\$13,326	UPS fees
\$331	Office Supplies
<b>\$1,673,221</b>	<b>SUB-TOTAL INTERAGENCY TRANSFERS</b>
<b>\$1,673,221</b>	<b>TOTAL OTHER CHARGES</b>

### Acquisitions and Major Repairs

Amount	Description
\$625,135	Computers, Servers, Storage, and Peripherals
<b>\$625,135</b>	<b>TOTAL ACQUISITIONS AND MAJOR REPAIRS</b>

### Performance Information

**1. (KEY) Through the Office of the Commissioner, to retain accreditation by the National Association of Insurance Commissioners (NAIC).**

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: The National Association of Insurance Commissioners (NAIC) is the national organization that exists to promote effective insurance regulations and protection of consumers. The accreditation remains in effect until suspended or revoked. Periodic audits are conducted by the NAIC to determine if continued accreditation is appropriate. This indicator is expressed as a percentage because the LAPAS system can accept only numeric expression. The most recent review of LDI by NAIC occurred in June 2009.



## Performance Indicators

L e v e l	Performance Indicator Name	Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Indicator Values			
				Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
K	Percentage of NAIC accreditation retained (LAPAS CODE - 6389)	100%	100%	100%	100%	100%	100%

## Administrative General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Number of licensed domestic insurers (LAPAS CODE - 912)	85	109	106	107	108
Domestic Insurer - domiciled in Louisiana and licensed by the Louisiana Department of Insurance.					
Number of licensed foreign/alien insurance companies (LAPAS CODE - 913)	1,343	1,312	1,314	1,302	1,307
Foreign/Alien Insurer - domiciled in any state of the United States except Louisiana (foreign); domiciled in any other country other than the United States (alien). Foreign/Alien insurers are licensed to do business in the State of Louisiana.					
Total number of risk bearing companies licensed and approved (LAPAS CODE - 911)	1,764	1,742	1,752	1,747	1,762
Total number of non-risk bearing companies licensed or approved (LAPAS CODE - 25961)	742	761	848	698	729

### 2. (SUPPORTING) Through the Internal Audit Division, to identify the adequacy or weakness of the department's internal control processes by performing scheduled internal audits and to assure that there are no repeat audit findings in the legislative auditor's report.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: The Louisiana Department of Insurance's (LDI) budget generally exceeds the \$30 million threshold contained in the preamble of the Appropriations Bill (HB1), which requires such agencies to allot within their table of organization positions that perform the function of internal auditing. The LDI has numerous staff, supervisors, and managers, who regularly track, reconcile, and inventory assets entrusted to the LDI. These functions include but are not limited to tracking appropriated budget revenue and expenditures, performing annual inventory of movable property, and processing over \$400 million in revenue the LDI collects on behalf of the State of Louisiana. The LDI maintains one position dedicated exclusively to planning and performing internal audits.



**Performance Indicators**

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
S	Number of internal audits performed (LAPAS CODE - 6393)	4	3	4	4	4	4
S	Number of repeat internal audit findings (LAPAS CODE - 887)	0	0	0	0	0	0

**Administrative General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Percentage of internal audit recommendations accepted (LAPAS CODE - 6394)	100%	100%	100%	100%	100%
Number of repeat findings in the legislative auditor's report (LAPAS CODE - 6395)	0	1	1	0	0

**3. (KEY) Through the Office of 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: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: All complaints are initially investigated in the compliance division of the Office of Property and Casualty, Health Insurance, Licensing and Life, Annuity and LTC. Office of Consumer Advocacy provides audit services of complaint files for improvement in the regulatory process.



## Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
K	Number of community based presentations (LAPAS CODE - 22838)	60	60	60	60	60	60
	This number includes speaking engagements and radio and television show appearances.						
K	Number of files from other divisions audited (LAPAS CODE - 25337)	360	433	360	360	360	360
K	Percentage of complaint files referred for additional regulatory review, as a result of audit (LAPAS CODE - 25338)	2%	0	2%	2%	2%	2%
K	Percentage of complaint files leading to additional staff training, as a result of audit (LAPAS CODE - 25339)	10%	20%	10%	10%	10%	10%

## Administrative General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Number of inquiries received (LAPAS CODE - 22839)	273	6	6	48	1
Number of public information packets distributed to consumers (LAPAS CODE - 22842)	3,675	5,426	6,303	4,164	27,588
Started counting all information pamphlets that are included in each packet that is distributed to consumers. Many pamphlets are included in one packet. Previous years count was based on packets.					
Percentage of LDI complaint files audited (LAPAS CODE - 25340)	1%	7%	9%	5%	11%
This activity began in November 2012. Because this activity began in November 2012, this is not a report of a full year of performance. The percentage reported is derived from the number of files audited divided by files closed subject to audit.					
Number of consumers assisted by the Office of Consumer Advocacy and Diversity division (LAPAS CODE - new)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	4,598



**4. (SUPPORTING) 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, appointments as producers, and as service providers of insurers.**

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: LDI conducts informal counseling and educational/training across the state.

**Performance Indicators**

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
S	Number of educational seminars provided by the Division of Minority Affairs (LAPAS CODE - 24326)	3	3	3	3	3	3

**Administrative General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Number of persons attending educational training seminars (LAPAS CODE - 13793)	366	105	759	130	213
Number of minorities receiving services through LDI for training or individual telephone or email assistance and to help obtain employment in the insurance industry or related service companies (LAPAS CODE - 25029)	69	89	92	79	103
Number of workshops the Division of Diversity and Opportunity participated in via invitations (LAPAS CODE - 25162)	1	8	9	5	19
Number of minorities employed in career positions in companies responding to career survey (LAPAS CODE - 25335)	Not Available	1,275	Not Available	Not Available	Not Available
Prior to FY 2013-2014, the survey was conducted every two years. No survey was conducted during FY 2012-2013. In FY 2014-2015 the survey was conducted biennially. Survey was not conducted in FY 2015-2016, it was being revamped for easier access and efficiency.					
Number of companies responding to career survey (LAPAS CODE - 25336)	Not Applicable	370	Not Applicable	Not Available	Not Available
Prior to FY 2013-2014, the survey was conducted every two years. No survey was conducted during FY 2012-2013. In FY 2014-2015 the survey was conducted biennially. Survey was not conducted in FY 2015-2016, it was being revamped for easier access and efficiency.					



**5. (KEY) Through the Senior Health Insurance Information Program, to assist senior citizens and others eligible for Medicare with awareness of health insurance programs available to them.**

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: Centers for Medicare and Medicaid Services (CMS) awards baseline grants to every state for reaching the Medicare population with information about the program and enrollment options; CMS sets grant amounts based on achievement of performance measures.

### Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
K	Number of senior health group presentations, health fairs, and training provided (LAPAS CODE - 999)	250	467	250	250	280	280
	Indicator name has been changed to include the number of senior health counselors training. This indicator will include all presentations, health fairs and training provided. Indicator includes all training sessions conducted. This includes volunteers, contract workers and employees. Training sessions range from webinars, video conferencing, personal training, etc. Number of senior health counselors training was counted in general performance indicator 17795 which is being deleted.						
K	Total persons reached through presentations and/or booths and exhibits. (CMS PM2) (LAPAS CODE - 996)	31,200	26,558	33,500	33,500	30,000	30,000
K	Number of client contacts in-person, office, telephone call durations, and contacts by email, postal or fax (CMS PM1) (LAPAS CODE - 25346)	33,000	52,398	35,000	35,000	45,000	45,000
S	Total counseling hours provided (CMS PM8) (LAPAS CODE - 25344)	11,000	17,556	13,000	13,000	14,600	14,600
S	Total number of active SHIIP counselors (LAPAS CODE - 25345)	63	90	75	75	55	55



**Administrative General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Estimated savings to counseled health clients (LAPAS CODE - 995)	\$ 6,378,429	\$ 2,887,954	\$ 1,503,681	\$ 1,183,532	\$ 1,564,837
SHIIP (Senior Health Insurance Information Program) is funded by a federal grant. Savings to clients are calculated using guidelines developed by CMS. Savings may result when assistance leads to the percentage not covered by Medicare being counted, or a client learning that he/she is eligible for other programs that can lead to Medicaid paying deductibles, premiums or co-payments, or in determining the best supplement of Medicare HMO coverage for the client's needs. Clients counseled into Medicaid and prescription drugs assistance are also included in the savings calculation. Savings, if any, vary depending upon the situation of the individual senior being counseled. LaPAS and CMS do not have the same reporting deadlines.					
Number of agencies reporting data (LAPAS CODE - 25401)	7	7	9	20	20
Number of Medicare beneficiaries in the state, as of September 30 (LAPAS CODE - 25403)	750,986	772,188	774,449	793,159	817,689

**6. (SUPPORTING) Through the Fiscal Affairs Division to deposit revenue to the State Treasury and handle accounts payable and receivable, travel, and statutory deposits.**

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

**Performance Indicators**

Performance Indicator Name	Performance Indicator Values					
	Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
S Total amount of revenues collected from taxes, assessments, fees, penalties, and miscellaneous in \$ millions (LAPAS CODE - 890)	\$ 590.43	\$ 1,001.02	\$ 827.16	\$ 827.16	\$ 1,056.25	\$ 1,056.25
Amounts included here are total for the fiscal year, as of the August 15th close.						



## Administrative General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Number of different tax types collected (LAPAS CODE - 898)	7	7	7	7	8
Number of different fees and assessments collected (LAPAS CODE - 899)	76	72	74	71	72
Count includes only fees for which there were actual collections.					
Tax collections as percentage of taxable premiums (LAPAS CODE - 893)	2.05%	2.04%	2.00%	2.04%	2.77%
Total amount of LA Insurance Rating assessment collected in \$ millions (LAPAS CODE - 895)	\$ 78.70	\$ 83.10	\$ 86.90	\$ 85.80	\$ 82.65
Total fees collected in \$ millions (LAPAS CODE - 6397)	\$ 23.47	\$ 23.18	\$ 24.34	\$ 24.61	\$ 25.86
Total taxes collected \$ in millions (LAPAS CODE - 25813)	\$ 421.87	\$ 445.51	\$ 454.08	\$ 529.74	\$ 885.86
LA Insurance Rating assessment collection as percentage of subject premiums (LAPAS CODE - 896)	1.00%	1.00%	1.00%	0.95%	0.89%
Amount reverted at end of fiscal year in \$ millions (LAPAS CODE - 23501)	\$ 18.15	\$ 19.17	\$ 18.15	\$ 18.15	\$ 13.35
The LDI recommends including this number to identify the amount of money paid each year by the insurance industry for the purpose of regulating the industry, but which is either not available for funding the LDI based on HB1 unexpended or budget at end of FY.					
Administrative fund assessment as percentage of health premiums (LAPAS CODE - 24327)	0.02%	0.03%	0.02%	0.02%	0.02%
The costs associated with the administration and enforcement of the Health Insurance Portability and Accountability Act, as defined in Louisiana law, are recovered from health insurers through an annual assessment which is deposited in the Administrative Fund. The assessment is authorized in La. R.S. 22:1071 (D), subject to a cap of .05% assessable premium.					
Fraud assessment as percentage of subject premiums (LAPAS CODE - 24328)	0.04%	0.04%	0.04%	0.03%	0.03%
The cost is associated with the investigation, enforcement, public education, public awareness, and prosecution of insurance fraud in this state and funded by assessment on property, casualty, and health insurers. It is distributed as follows: \$30,000 to the LDI for costs of collections; \$187,000 to LATIFPA; the remainder divided 75% to the insurance fraud investigation unit of the Office of State Police, 15% to the Department of Justice section on insurance fraud, and 10% to the LDIs section on insurance fraud. This assessment is authorized in La. R.S. 40:1428, subject to a cap of .0375% of assessable premiums.					

### 7. (SUPPORTING) 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

Human Resource Policies Beneficial to Women and Families Link: N/A

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



**Performance Indicators**

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
S	Number of desk examinations performed for tax purposes (LAPAS CODE - 901)	3,600	3,940	3,700	3,700	3,900	3,900

LDI examines all tax returns filed. The performance standard represents the number of insurers and brokers expected to file tax returns.

**Administrative General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Taxable premiums in \$ billions (LAPAS CODE - 891)	\$ 18.01	\$ 19.47	\$ 20.56	\$ 23.11	\$ 25.79
Total premiums subject to Louisiana Insurance Rating assessment in \$ billions (LAPAS CODE - 894)	\$ 7.87	\$ 8.84	\$ 9.08	\$ 9.29	\$ 9.53
LDI budget as percentage of total revenue collected (LAPAS CODE - 25404)	5.88%	5.69%	5.69%	4.66%	3.01%

**8. (SUPPORTING)Through the Information Technology Division, to provide maintenance and support of the department's various databases, internet access, and other IT systems, and to improve consumer and industry service and information access via technology.**

Children's Budget Link: N/A

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable



**Performance Indicators**

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
S	Number of technology projects planned to maximize employee productivity, improve or maintain compatibility with regulated entities, and warehouse data (LAPAS CODE - 22835)	2	2	2	2	2	2
S	Percent of technology planned projects reaching completion (LAPAS CODE - 22836)	100%	100%	100%	100%	100%	100%



## 165\_2000 — Market Compliance

Program Authorization: La. Const. Art. IV, § 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 and to serve as advocate for insurance consumers.

The goals of the Market Compliance Program are:

- I. To regulate the insurance industry in the state (licensing of producers, insurance adjusters, public adjusters, and insurers.
- II. To serve as advocate for the state’s insurance consumers by enforcing existing laws fairly and consistently and by proposing new laws as necessary.

### Market Compliance Budget Summary

	Prior Year Actuals FY 2016-2017	Enacted FY 2017-2018	Existing Oper Budget as of 12/01/17	Continuation FY 2018-2019	Recommended FY 2018-2019	Total Recommended Over/(Under) EOB
<b>Means of Financing:</b>						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>State General Fund by:</b>						
Total Interagency Transfers	0	0	0	0	0	0
Fees and Self-generated Revenues	16,229,998	17,295,163	17,312,906	17,722,532	17,551,340	238,434
Statutory Dedications	1,351,528	1,708,353	1,708,353	1,816,991	1,787,750	79,397
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	112,625	0	0	0	0	0
<b>Total Means of Financing</b>	<b>\$ 17,694,151</b>	<b>\$ 19,003,516</b>	<b>\$ 19,021,259</b>	<b>\$ 19,539,523</b>	<b>\$ 19,339,090</b>	<b>\$ 317,831</b>
<b>Expenditures &amp; Request:</b>						
Personal Services	\$ 15,077,731	\$ 15,514,029	\$ 15,531,772	\$ 16,134,053	\$ 15,833,620	\$ 301,848
Total Operating Expenses	291,360	471,383	471,383	471,383	471,383	0
Total Professional Services	2,035,261	2,496,949	2,496,949	2,496,949	2,596,949	100,000
Total Other Charges	289,799	521,155	521,155	437,138	437,138	(84,017)
Total Acq & Major Repairs	0	0	0	0	0	0
Total Unallotted	0	0	0	0	0	0
<b>Total Expenditures &amp; Request</b>	<b>\$ 17,694,151</b>	<b>\$ 19,003,516</b>	<b>\$ 19,021,259</b>	<b>\$ 19,539,523</b>	<b>\$ 19,339,090</b>	<b>\$ 317,831</b>



## Market Compliance Budget Summary

	Prior Year Actuals FY 2016-2017	Enacted FY 2017-2018	Existing Oper Budget as of 12/01/17	Continuation FY 2018-2019	Recommended FY 2018-2019	Total Recommended Over/(Under) EOB
<b>Authorized Full-Time Equivalents:</b>						
Classified	138	136	136	136	136	0
Unclassified	19	19	19	19	19	0
<b>Total FTEs</b>	<b>157</b>	<b>155</b>	<b>155</b>	<b>155</b>	<b>155</b>	<b>0</b>

## Source of Funding

This program is funded from Fees and Self-generated Revenues and Statutory Dedications. The Fees and Self-generated Revenues are derived from various fees and licenses authorized by R.S. 22:821 and the Louisiana Insurance Rating Commission assessment authorized by R.S. 22:1419. The Statutory Dedications are funded by the Administrative Fund (Per R.S. 22:1071(D)(3)(b) (Health Insurance Portability Administrative Act) comprised of penalties and an assessment not to exceed .0005 of the amount of premiums received in this state by health insurers during the preceding year ending December 31. Statutory Dedications are also derived from the Automobile Theft and Insurance Fraud Prevention Authority Fund (Per R.S. 22:2134); and the Insurance Fraud Investigation Fund (Per R.S. 22:2134) from assessments on various policies written in Louisiana. (Per R.S. 39:32B. (8), see table below for a listing of expenditures out of each Statutory Dedication Fund).

## Market Compliance Statutory Dedications

Fund	Prior Year Actuals FY 2016-2017	Enacted FY 2017-2018	Existing Oper Budget as of 12/01/17	Continuation FY 2018-2019	Recommended FY 2018-2019	Total Recommended Over/(Under) EOB
Administrative Fund - Department of Insurance	\$ 721,343	\$ 948,601	\$ 948,601	\$ 982,383	\$ 963,929	\$ 15,328
Insurance Fraud Investigation Fund	476,009	532,752	532,752	607,608	596,821	64,069
Auto. Theft and Insurance Fraud Prev. Auth. Fund	154,176	227,000	227,000	227,000	227,000	0

## Major Changes from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ 17,743	0	Mid-Year Adjustments (BA-7s):
\$ 0	\$ 19,021,259	155	Existing Oper Budget as of 12/01/17
<b>Statewide Major Financial Changes:</b>			
0	104,668	0	2% General Increase Annualization Classified
0	20,700	0	2% General Increase Annualization Unclassified
0	336,808	0	Market Rate Classified
0	26,168	0	Civil Service Training Series



### Major Changes from Existing Operating Budget (Continued)

General Fund	Total Amount	Table of Organization	Description
0	(20,185)	0	Related Benefits Base Adjustment
0	134,122	0	Salary Base Adjustment
0	(300,433)	0	Attrition Adjustment
0	(84,017)	0	Administrative Law Judges
<b>Non-Statewide Major Financial Changes:</b>			
0	100,000	0	Increase needed to conduct multiple market conduct examinations during the year that allows the Commissioner to fulfill his obligation to protect insurance consumers.
\$ 0	\$ 19,339,090	155	<b>Recommended FY 2018-2019</b>
\$ 0	\$ 0	0	<b>Less Supplementary Recommendation</b>
\$ 0	\$ 19,339,090	155	<b>Base Executive Budget FY 2018-2019</b>
\$ 0	\$ 19,339,090	155	<b>Grand Total Recommended</b>

### Professional Services

Amount	Description
\$154,260	Legal
\$336,234	Professional Services to Assist in IT Projects, On-Site Training, Public Awareness, and Any Other Projects
\$2,106,455	Accounting & Auditing
<b>\$2,596,949</b>	<b>TOTAL PROFESSIONAL SERVICES</b>

### Other Charges

Amount	Description
<b>Other Charges:</b>	
\$227,000	Public Safety & Fraud Prevention
<b>\$227,000</b>	<b>SUB-TOTAL OTHER CHARGES</b>
<b>Interagency Transfers:</b>	
\$89,879	Administrative Law Judge
\$2,128	Postage
\$100,000	Legal services provided by the Department of Justice
\$13,516	Office of Telecommunications
\$4,615	Advertising
<b>\$210,138</b>	<b>SUB-TOTAL INTERAGENCY TRANSFERS</b>
<b>\$437,138</b>	<b>TOTAL OTHER CHARGES</b>



## Acquisitions and Major Repairs

Amount	Description
	This program does not have funding for Acquisitions and Major Repairs.

## Performance Information

**1. (KEY) 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: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: A company appointment is the contract between the producer and the insurance company that allows the producer to offer the company's products for sale to his/her clients. Licenses are issued for a two year period to Property & Casualty producers in one year, to Life and Health producers in alternating years. All license renewals are done by birth month.

## Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
K	Number of producer license renewals processed (LAPAS CODE - 6417)	63,000	69,186	63,000	63,000	50,000	50,000
K	Number of company appointments processed (LAPAS CODE - 934)	550,000	569,622	550,000	550,000	560,000	560,000
K	Number of adjusters renewals processed (LAPAS CODE - 25030)	25,500	31,676	25,500	25,500	31,000	31,000
	Adjuster renewals are biennial on a calendar year cycle.						
K	Percentage of all problematic applications and requests processed within 5 days (LAPAS CODE - New)	Not Available	Not Available	60	60	60	60



**Market Compliance General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Total number of licensed producers (LAPAS CODE - 933)	114,441	112,784	119,515	125,221	129,960
Total number of adjusters (LAPAS CODE - 24330)	54,710	51,185	56,538	63,304	72,007
Number of new producer licenses issued (LAPAS CODE - 6416)	18,015	37,741	25,529	28,171	26,908
Number of new adjuster licenses issued (LAPAS CODE - 25031)	11,035	9,245	13,040	13,979	17,335
Percentage of first time applications submitted electronically (LAPAS CODE - 25814)	86.8%	97.1%	98.5%	99.3%	99.2%
Percentage of renewal applications submitted electronically (LAPAS CODE - 25815)	97.4%	97.2%	97.5%	98.4%	99.3%

**2. (KEY) Through the Company Licensing of the Division of the Office of Licensing, to review applications for all licenses 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: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

**Performance Indicators**

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
K	Average number of days to complete review of Certificate of Authority and health maintenance organization applications (LAPAS CODE - 22844)	60	65	60	60	60	60
As of FY 2012-2013 and as a result of adoption of federal NRRRA, this indicator no longer includes applications for surplus lines approvals for foreign/alien insurers.							
K	Average number of days to review all other licensing and registration applications (LAPAS CODE - 22845)	50	53	50	50	50	50



### Performance Indicators (Continued)

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
	"All other" consists of applications for vehicle mechanical breakdown insurers, property residual value insurers, risk purchasing groups, risk retention groups, viatical settlement brokers, viatical settlement providers, viatical settlement investment agent, discount medical plans, utilization review organizations, independent review organizations, dental referral plans, dissolution of domestic insurers, and other applications.						
K	Average number of days to complete processing of requests for Certificate of Compliance or No Objection Letter (LAPAS CODE - 22846)	25	22	25	25	25	25
	Includes applications Certificate of Compliance, Letters of No Objection for insurers to expand to other states, amendments to articles of incorporation for domestic and foreign/alien insurers, mergers of foreign insurers.						
K	Percentage of all applications/requests processed within the performance standard (LAPAS CODE - 22847)	75%	60%	75%	75%	75%	75%

### Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Number of company licensing applications and filings received (LAPAS CODE - 940)	621	733	711	591	580
Number of company licensing applications and filings processed (LAPAS CODE - 941)	575	727	591	608	471

### 3. (KEY) Through the Health Forms Division, to review for approval health policy forms, HMO subscribers, supplemental health policies, medicare supplement rates and advertising, and URO/IRO applications, renewals and annual reports within 30 days.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: All contract/policy forms must be reviewed and approved by LDI before they can be offered for sale in the state. Delays in the process can result in consumers not having access to those products and to insurers not being able to sell those products. Good efficiency in this area is important to our department-wide efforts to attract more companies to do business in the state.



**Performance Indicators**

L e v e l	Performance Indicator Name	Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Indicator Values			
				Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
K	Average number of days to process health form filing renews (LAPAS CODE - 12290)	35	27	35	35	30	30
Performance indicator name updated. The Health Division has undergone some changes in form filing and has reviewed and updated all indicators during the strategic plan submission which was in July 1, 2016.							
K	Percentage of health filing reviews completed within the performance standard (LAPAS CODE - 22857)	65%	82%	65%	65%	75%	75%

**Market Compliance General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Number of health policy forms/contracts, Medicare supplement rates and discount medical plan applications and renewals received (LAPAS CODE - 986)	6,022	8,429	7,231	5,727	5,055
Performance indicator name updated. The Health Division has undergone some changes in form filing and has reviewed and updated all indicators during the strategic plan submission which was in July 1, 2016.					
Number of health policy forms/contracts, Medicare supplement rates and discount medical plan applications and renewals processed (LAPAS CODE - 10212)	5,665	7,089	7,716	5,499	5,571
Performance indicator name updated. The Health Division has undergone some changes in form filing and has reviewed and updated all indicators during the strategic plan submission which was in July 1, 2016.					
Percentage of health policy form filings approved (LAPAS CODE - 985)	75%	83%	87%	93%	94%
Performance indicator name updated. The Health Division has undergone some changes in form filing and has reviewed and updated all indicators during the strategic plan submission which was in July 1, 2016.					
Number of disability forms approved through the Interstate Insurance Product Regulation Compact (IIPRC) (LAPAS CODE - 25408)	9	10	30	36	253
The individual disability income product line was not added to the IIPRC until January 11, 2012; therefore the health forms division did not receive filings until this date.					
Number of Utilization Review Organization (URO) applications received (LAPAS CODE - 25987)	Not Applicable	Not Applicable	31	33	15
Number of Utilization Review Organization (URO) applications processed (LAPAS CODE - 25988)	Not Applicable	Not Applicable	27	25	20



### Market Compliance General Performance Information (Continued)

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Number of regulatory reviews performed in market conduct (LAPAS CODE - new)	Not Applicable	22	35	33	26
Number of Independent Review Organizations (IRO) applications received (new and renewal) (LAPAS CODE - 25990)	Not Applicable	Not Applicable	14	3	6
Act No 14 of the 2017 Regular Legislative Session repeals the requirement for Independent Review Organizations to file an application for renewal effective August 1, 2017.					
Number of Independent Review Organizations (IRO) applications processed (new and renewal) (LAPAS CODE - 25991)	Not Applicable	Not Applicable	13	1	6
Act No 14 of the 2017 Regular Legislative Session repeals the requirement for Independent Review Organizations to file an application for renewal effective August 1, 2017.					

#### 4. (KEY) Through the Life, Annuity, & 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: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: All contract policy forms must be reviewed and approved by LDI before they can be offered for sale in the state unless approved through the Interstate Insurance Product Regulation Compact. Delays in the process can result in consumers not having access to those products and to insurers being able to sell those products. Good efficiency in this area is important to our department-wide efforts to attract more companies to do business in the state.

#### Performance Indicators

L e v e l Performance Indicator Name	Performance Indicator Values					
	Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
K Average number of days to process life, annuity, and long-term care forms, advertising and rates, which require pre-approval (LAPAS CODE - 13988)	45	46	45	45	45	45
K Percentage of life, annuity, and long-term care forms, advertising and rate reviews completed within the performance standard (LAPAS CODE - 22849)	50%	61%	50%	50%	50%	50%



**Market Compliance General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Percentage of life, annuity, and long-term care forms, advertising and rates which require pre-approval approved (LAPAS CODE - 13987)	92%	87%	87%	91%	95%
Number of life, annuity, and long-term care forms, advertising and rates received (LAPAS CODE - 13990)	4,717	4,134	3,857	3,240	3,828
Number of life, annuity, and long-term care forms, advertising and rates processed (LAPAS CODE - 13991)	4,767	3,969	3,654	3,673	4,043
Number of life, annuity, and long-term care forms, advertising and rates filed for informational purposes only (LAPAS CODE - 25406)	493	461	386	587	554
Number of life, annuity, and long-term care forms approved through the Interstate Insurance Product Regulation Compact (IIPRC) (LAPAS CODE - 25407)	1,853	1,797	2,000	1,721	2,720

**5. (KEY) Through the Health Division, to review premium rate increases for small group or individual market.**

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: 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. Complaints are investigated to determine whether the insurer or producer performed in compliance with the law and the terms and conditions of the policy. A consumer may expect payment for an item not covered by the policy or may not agree with the way a transaction was handled, but the company or producer may have acted properly and within the law. Until January 1, 2015, PI 22859 will continue to count average number of days to process MNRO annual reports; on this date, MNROs are repealed and IRO licensees will fill the role of independent review. (UROs are not required to file annual reports.)

**Performance Indicators**

L e v e l	Performance Indicator Name	Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Indicator Values			
				Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
K	Average number of days to process health rate reviews (LAPAS CODE - 25847)	90	68	90	90	75	75



## Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Number of health review rate filings received (LAPAS CODE - 25962)	Not Applicable	75	141	67	57
The Premium Rate Review became effective January 1, 2014; therefore, no prior history is available.					
Number of health review rate filings processed (LAPAS CODE - 25963)	Not Applicable	9	151	75	67
The Premium Rate Review became effective January 1, 2014. These results do not represent a full year. More filings received than processed due to the deadline date for submission was June 27, 2014.					

### 6. (KEY) 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: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: The department has an aggressive program of financial examinations and analyses. A field examination takes place on-site and is required by statute to be no less frequent than once every five years. Analysis occurs in the department, using various filings, results of previous and current examinations, complaints, and other data to determine if a company merits examination sooner than its scheduled date. By law, a company can be examined more frequently than every five years when indicated. This system allows for earlier detection of problems and earlier remediation. A market conduct examination may be conducted in concert with a financial examination or without connection to a financial examination. Complaints may trigger a market conduct examination. Because of the NAIC accreditation process, the office is able to rely on financial analyses and examinations by accredited insurance departments in a foreign insurer's domiciliary state.

### Performance Indicators

Performance Indicator Name	Performance Indicator Values					
	Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
K Percentage of filings by domestic companies analyzed - financial (LAPAS CODE - 11939)	100%	95%	100%	100%	100%	100%



## Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Number of companies examined - financial (LAPAS CODE - 6410)	28	20	31	28	17
Percentage of domestic companies examined - financial (LAPAS CODE - 11938)	19%	14%	23%	19%	13%
Number of examinations coordinated with other states (LAPAS CODE - 25409)	4	3	6	5	2
The LDI did not track this number until this indicator was developed for the FY 2014-2019 Strategic Plan. It replaces Supporting Indicator 13869 which tracked the number of zone examinations in which participating states filed dissenting reports. All performance reported under PI 13869 since this indicator was first used in FY 2003 was zero.					
Number of companies analyzed - financial (LAPAS CODE - 6412)	251	229	236	225	195
Number of filings of domestic companies analyzed (LAPAS CODE - 22850)	621	684	616	573	694
Number of companies in administrative supervision at beginning of fiscal year (LAPAS CODE - 13768)	5	5	5	2	1
Number of companies placed in administrative supervision during fiscal year (LAPAS CODE - 921)	0	1	1	1	2
Number of companies returned to good health/ removed from administrative supervision during fiscal year (LAPAS CODE - 922)	0	0	1	0	0
Number of companies in receivership at beginning of fiscal year (LAPAS CODE - 12273)	4	3	5	6	7
Number of companies in receivership brought to final closure (LAPAS CODE - 904)	1	2	1	2	1
Average number of months estates currently in receivership have been held in receivership (LAPAS CODE - 24329)	101	101	70	62	27

### 7. (KEY) 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: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: All contract/policy forms must be reviewed and approved by LDI before they can be offered for sale in the state. Delays in the process can result in consumers not having access to those products and to insurers not being able to sell those products. Good efficiency in this area is important to our department-wide efforts to attract more companies to do business in the state.



## Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
K	Average number of days to process property & casualty contract and policy forms (LAPAS CODE - 13939)	30	11	30	30	30	30
K	Percentage of property & casualty contract and policy forms reviews completed within the performance standard (LAPAS CODE - 22852)	65%	80%	65%	65%	70%	70%

## Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Number of property & casualty contract and policy forms received (LAPAS CODE - 13942)	19,504	19,385	23,597	22,010	21,649
Number of property & casualty contract and policy forms processed (LAPAS CODE - 13943)	20,651	19,267	23,314	23,400	21,591
Percentage of property & casualty contract and policy forms approved (LAPAS CODE - 13940)	73%	77%	71%	68%	71%
Percentage of property & casualty contract and policy forms disapproved (LAPAS CODE - 24953)	15%	16%	20%	23%	12%

### 8. (SUPPORTING)Through the P&C Rating Division, to process rate change requests in a timely manner.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: Elimination of the Louisiana Insurance Rating Commission, which met only monthly, significantly reduces the average number of total days from submission to decision.



**Performance Indicators**

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
S	Average number of days from receipt of filing/ submission by Office of Property & Casualty to referral to actuarial staff (LAPAS CODE - 13945)	16	15	16	16	16	16
S	Average number of days from receipt of filing/ submission by actuary from Office of Property & Casualty support staff to actuary's recommendation (LAPAS CODE - 13949)	12	13	12	12	12	12
S	Average number of days from receipt of rate filing/ submission to final action by LDI (LAPAS CODE - 20282)	28	28	28	28	28	28

**Market Compliance General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Total written premiums (property, casualty, surety, & inland marine) subject to Louisiana regulation and/or taxation, \$ in billions (includes Surplus Lines and Residual Market) (LAPAS CODE - 974)	\$ 9.88	\$ 10.40	\$ 10.70	\$ 10.80	\$ 11.07
Total is for calendar year ending during fiscal year. Written premium in residual market includes premium reported by Louisiana Citizens Property Insurance and LWCC, but excludes Louisiana Automobile Insurance Plan and group self-insurance for workers' compensation since the data is not provided to the Department of Insurance.					
Total written premium (property, casualty, surety, & inland marine) classified as surplus lines \$ in billions (LAPAS CODE - 22853)	\$ 0.98	\$ 1.05	\$ 1.06	\$ 0.99	\$ 0.94
Total is for calendar year ending during fiscal year.					
Total written premiums (property, casualty, surety, & inland marine) classified as residual market in \$ millions (LAPAS CODE - 22854)	\$ 245.98	\$ 248.80	\$ 241.60	\$ 212.24	\$ 184.32
Total is for calendar year ending during fiscal year. Written premium in residual market includes premium reported by Louisiana Citizens Property Insurance and LWCC, but excludes Louisiana Automobile Insurance Plan and group self-insurance for workers' compensation since the data is not provided to the Department of Insurance.					



**Market Compliance General Performance Information (Continued)**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Number of submissions reviewed by actuary (LAPAS CODE - 971)	629	724	707	602	631
Total is counted on a fiscal year period.					
Average percentage change in rates at fiscal year end (LAPAS CODE - 22855)	2.33%	2.50%	1.98%	2.46%	4.47%
Total is counted on a fiscal year period.					

**9. (KEY) Through the Division of Insurance Fraud, to reduce incidents of insurance fraud in the state through screening of licensees, investigations of reported incidents, and consumer awareness.**

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: An initial investigation means a complaint is investigated to determine whether a full investigation should be initiated, or if the report should be entered into the database and maintained for possible additional investigation later. LDI performs biographical background checks on the officers, directors, and persons who direct the company on a daily basis and owners of 10% or more of the company. Background checks on producers are limited to those who disclose they have been charged or convicted of a crime or who had an action taken against him/her by an insurance department, security regulator, or other administrative entity.

**Performance Indicators**

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
K	Percentage of initial claim fraud complaint investigations completed within 10 working days (LAPAS CODE - 12276)	90%	92%	90%	90%	90%	90%
K	Percentage of background checks completed within 15 working days (LAPAS CODE - 12278)	90%	100%	90%	90%	90%	90%



**Market Compliance General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Number of background checks performed for company and producer licensing divisions (LAPAS CODE - 962)	1,966	1,281	1,216	1,139	988
Number of claim fraud investigations opened (LAPAS CODE - 12282)	3,714	3,838	5,790	4,053	3,872
Number of claim fraud investigations referred to law enforcement (LAPAS CODE - 959)	878	1,693	1,751	1,844	1,428
Number of producer investigations opened (LAPAS CODE - 12279)	27	74	72	128	119
This indicator has changed from counting producer and company investigations to counting only producer investigations. New separate indicators are added to count company investigations separately.					
Number of producer investigations referred to law enforcement (LAPAS CODE - 12281)	9	10	13	15	6
This indicator has changed from counting producer and company investigations to counting only producer investigations. New separate indicators are added to count company investigations separately.					
Number of company investigations opened (LAPAS CODE - 24332)	0	3	7	0	16
Number of company investigations referred to law enforcement (LAPAS CODE - 24333)	0	0	0	0	1
Number of claims adjuster investigations opened (LAPAS CODE - 23502)	2	5	9	8	1
Number of claims adjuster investigations referred to law enforcement (LAPAS CODE - 24334)	1	0	0	7	0
Number of POST certified fraud investigators (LAPAS CODE - 25410)	0	4	4	4	4
Authority to commission fraud investigators who are POST certified to carry firearms passed by legislature in 2013 Regular Session, SB 180. Act 217 became effective August 1, 2013.					

**10. (KEY)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: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: 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. Complaints are investigated to determine whether the insurer or producer performed in compliance with the law and the terms and conditions of the policy. A consumer may expect payment for an item not covered by the policy or may not agree with the way a transaction was handled, but the company or producer may have acted properly and within the law.



## Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2016-2017	Actual Yearend Performance FY 2016-2017	Performance Standard as Initially Appropriated FY 2017-2018	Existing Performance Standard FY 2017-2018	Performance At Continuation Budget Level FY 2018-2019	Performance At Executive Budget Level FY 2018-2019
K	Number of companies analyzed - market conduct (LAPAS CODE - 11937)	40	23	40	40	40	40
K	Average number of days to conclude a life, annuity, or long-term care complaint investigation (LAPAS CODE - 13958)	42	48	42	42	42	42
K	Percentage of life, annuity, and long-term care complaint investigations completed within the performance standard (LAPAS CODE - 22848)	70%	74%	70%	70%	70%	70%
K	Average number of days to conclude a health insurance complaint investigation (LAPAS CODE - 987)	42	36	42	42	42	42
K	Percentage of health complaint investigations concluded within the performance standard (LAPAS CODE - 22856)	70%	80%	70%	70%	70%	70%
K	Average number of days to conclude a property & casualty complaint investigation (LAPAS CODE - 10204)	42	33	42	42	42	42
K	Percentage of property and casualty complaint investigations concluded within the performance standard (LAPAS CODE - 25032)	70%	83%	70%	70%	70%	70%



**Market Compliance General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2012-2013	Prior Year Actual FY 2013-2014	Prior Year Actual FY 2014-2015	Prior Year Actual FY 2015-2016	Prior Year Actual FY 2016-2017
Number of life, annuity, and long-term care complaints received (LAPAS CODE - 13960)	435	385	544	529	645
The life, annuity and long-term care recovery amounts include claim benefit amounts, premium refunds, coverage amounts extended, and other gains of this nature which are recovered as a result of the intervention of LDI on behalf of consumers.					
Number of life, annuity, and long-term care complaint investigations concluded (LAPAS CODE - 13961)	396	385	540	480	669
The life, annuity and long-term care recovery amounts include claim benefit amounts, premium refunds, coverage amounts extended, and other gains of this nature which are recovered as a result of the intervention of LDI on behalf of consumers.					
Amount of claim payments and premium refunds recovered for life, annuity, and long-term care complainants (LAPAS CODE - 13959)	\$ 1,695,534	\$ 2,395,775	\$ 2,853,699	\$ 943,724	\$ 1,198,199
The life, annuity, and long-term care recovery amounts include claim benefit amounts, premium refunds, coverage amounts extended, and other gains of this nature which are recovered as a result of the intervention of LDI on behalf of consumers.					
Number of health complaints received (LAPAS CODE - 6424)	695	918	1,154	1,479	1,072
Number of health complaint investigations concluded (LAPAS CODE - 6425)	700	863	1,151	1,371	1,091
Amount of claim payments/premium refunds recovered for health coverage complainants (LAPAS CODE - 989)	\$ 522,423	\$ 691,785	\$ 517,056	\$ 1,380,300	\$ 1,716,823
Amount of claim payments/premium refunds recovered from self-insured plans (LAPAS CODE - 24331)	\$ 112,606	\$ 12,439	\$ 6,552	\$ 3,538	\$ 52,304
These results were erroneously reported in LaPAS at EOY 2013-2014.					
Number of property & casualty complaints received (LAPAS CODE - 14211)	2,014	1,512	1,714	2,182	2,257
Number of property & casualty complaint investigations concluded (LAPAS CODE - 14212)	1,979	1,484	1,744	2,013	2,296
Amount of claim payments and/or premium refunds recovered for property & casualty complainants (LAPAS CODE - 954)	\$ 3,899,844	\$ 2,406,061	\$ 1,292,770	\$ 4,178,168	\$ 4,917,609





