

## 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 2020-2021	Enacted FY 2021-2022	Existing Oper Budget as of 12/01/21	Continuation FY 2022-2023	Recommended FY 2022-2023	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	29,645,730	32,770,301	32,770,301	36,187,621	35,608,966	2,838,665
Statutory Dedications	857,786	936,271	936,271	0	0	(936,271)
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	366,290	717,475	717,475	811,857	802,343	84,868
<b>Total Means of Financing</b>	<b>\$ 30,869,806</b>	<b>\$ 34,424,047</b>	<b>\$ 34,424,047</b>	<b>\$ 36,999,478</b>	<b>\$ 36,411,309</b>	<b>\$ 1,987,262</b>
<b>Expenditures &amp; Request:</b>						
Commissioner of Insurance	\$ 30,869,806	\$ 34,424,047	\$ 34,424,047	\$ 36,999,478	\$ 36,411,309	\$ 1,987,262
<b>Total Expenditures &amp; Request</b>	<b>\$ 30,869,806</b>	<b>\$ 34,424,047</b>	<b>\$ 34,424,047</b>	<b>\$ 36,999,478</b>	<b>\$ 36,411,309</b>	<b>\$ 1,987,262</b>



## Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2020-2021	Enacted FY 2021-2022	Existing Oper Budget as of 12/01/21	Continuation FY 2022-2023	Recommended FY 2022-2023	Total Recommended Over/(Under) EOB
<b>Authorized Full-Time Equivalents:</b>						
Classified	195	195	195	195	195	0
Unclassified	27	27	27	27	27	0
<b>Total FTEs</b>	<b>222</b>	<b>222</b>	<b>222</b>	<b>222</b>	<b>222</b>	<b>0</b>



## 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/Fiscal and Market Compliance.

For additional information, see:

[Commissioner of Insurance](#)

### Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2020-2021	Enacted FY 2021-2022	Existing Oper Budget as of 12/01/21	Continuation FY 2022-2023	Recommended FY 2022-2023	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	29,645,730	32,770,301	32,770,301	36,187,621	35,608,966	2,838,665
Statutory Dedications	857,786	936,271	936,271	0	0	(936,271)
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	366,290	717,475	717,475	811,857	802,343	84,868
<b>Total Means of Financing</b>	<b>\$ 30,869,806</b>	<b>\$ 34,424,047</b>	<b>\$ 34,424,047</b>	<b>\$ 36,999,478</b>	<b>\$ 36,411,309</b>	<b>\$ 1,987,262</b>
<b>Expenditures &amp; Request:</b>						
Administrative/Fiscal	\$ 12,212,798	\$ 13,095,952	\$ 13,095,952	\$ 14,055,531	\$ 13,808,812	\$ 712,860



## Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2020-2021	Enacted FY 2021-2022	Existing Oper Budget as of 12/01/21	Continuation FY 2022-2023	Recommended FY 2022-2023	Total Recommended Over/(Under) EOB
Market Compliance	18,657,008	21,328,095	21,328,095	22,943,947	22,602,497	1,274,402
<b>Total Expenditures &amp; Request</b>	<b>\$ 30,869,806</b>	<b>\$ 34,424,047</b>	<b>\$ 34,424,047</b>	<b>\$ 36,999,478</b>	<b>\$ 36,411,309</b>	<b>\$ 1,987,262</b>
<b>Authorized Full-Time Equivalents:</b>						
Classified	195	195	195	195	195	0
Unclassified	27	27	27	27	27	0
<b>Total FTEs</b>	<b>222</b>	<b>222</b>	<b>222</b>	<b>222</b>	<b>222</b>	<b>0</b>



## 165\_1000 — Administrative/Fiscal

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

### Administrative/Fiscal Budget Summary

	Prior Year Actuals FY 2020-2021	Enacted FY 2021-2022	Existing Oper Budget as of 12/01/21	Continuation FY 2022-2023	Recommended FY 2022-2023	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	11,816,508	12,348,477	12,348,477	13,243,674	13,006,469	657,992
Statutory Dedications	30,000	30,000	30,000	0	0	(30,000)
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	366,290	717,475	717,475	811,857	802,343	84,868
<b>Total Means of Financing</b>	<b>\$ 12,212,798</b>	<b>\$ 13,095,952</b>	<b>\$ 13,095,952</b>	<b>\$ 14,055,531</b>	<b>\$ 13,808,812</b>	<b>\$ 712,860</b>
<b>Expenditures &amp; Request:</b>						
Personal Services	\$ 7,110,041	\$ 7,253,313	\$ 7,253,313	\$ 8,090,013	\$ 7,932,157	\$ 678,844
Total Operating Expenses	2,339,306	2,543,196	2,543,196	2,600,633	2,539,596	(3,600)
Total Professional Services	751,699	1,159,438	1,159,438	1,094,323	1,066,497	(92,941)
Total Other Charges	1,391,399	1,493,165	1,493,165	1,622,870	1,622,870	129,705
Total Acq & Major Repairs	620,353	646,840	646,840	647,692	647,692	852
Total Unallotted	0	0	0	0	0	0
<b>Total Expenditures &amp; Request</b>	<b>\$ 12,212,798</b>	<b>\$ 13,095,952</b>	<b>\$ 13,095,952</b>	<b>\$ 14,055,531</b>	<b>\$ 13,808,812</b>	<b>\$ 712,860</b>



## Administrative/Fiscal Budget Summary

	Prior Year Actuals FY 2020-2021	Enacted FY 2021-2022	Existing Oper Budget as of 12/01/21	Continuation FY 2022-2023	Recommended FY 2022-2023	Total Recommended Over/(Under) EOB
<b>Authorized Full-Time Equivalents:</b>						
Classified	56	56	56	56	56	0
Unclassified	9	9	9	9	9	0
<b>Total FTEs</b>	<b>65</b>	<b>65</b>	<b>65</b>	<b>65</b>	<b>65</b>	<b>0</b>

## Source of Funding

This program is funded by Fees and Self-generated Revenues and Federal Funds. Fees and Self-generated Revenues are derived from various fees and licenses authorized by R.S. 22:821 and from the Insurance Fraud Investigation Fund (Per R.S. 40:1428) from assessments on various insurance policies written in Louisiana. Federal Funds are derived from the State Health Insurance Assistance Program.

## Administrative/Fiscal Statutory Dedications

Fund	Prior Year Actuals FY 2020-2021	Enacted FY 2021-2022	Existing Oper Budget as of 12/01/21	Continuation FY 2022-2023	Recommended FY 2022-2023	Total Recommended Over/(Under) EOB
Insurance Fraud Investigation Fund	\$ 30,000	\$ 30,000	\$ 30,000	\$ 0	\$ 0	\$(30,000)

## Major Changes from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ 0	0	Mid-Year Adjustments (BA-7s):
\$ 0	\$ 13,095,952	65	Existing Oper Budget as of 12/01/21
<b>Statewide Major Financial Changes:</b>			
\$ 0	\$ 104,346	0	Market Rate Classified
\$ 0	\$ 12,411	0	Civil Service Training Series
\$ 0	\$ 96,762	0	Related Benefits Base Adjustment
\$ 0	\$ 39,369	0	Retirement Rate Adjustment
\$ 0	\$ 10,652	0	Group Insurance Rate Adjustment for Active Employees
\$ 0	\$ 8,491	0	Group Insurance Rate Adjustment for Retirees
\$ 0	\$ 213,592	0	Salary Base Adjustment
\$ 0	\$ (224,038)	0	Attrition Adjustment
\$ 0	\$ (646,840)	0	Non-Recurring Acquisitions & Major Repairs
\$ 0	\$ 55,307	0	Risk Management
\$ 0	\$ 10,802	0	Legislative Auditor Fees
\$ 0	\$ 34,080	0	Maintenance in State-Owned Buildings



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

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ 131	0	Capitol Park Security
\$ 0	\$ 778	0	UPS Fees
\$ 0	\$ 7,541	0	Civil Service Fees
\$ 0	\$ (568)	0	State Treasury Fees
\$ 0	\$ 23,673	0	Office of Technology Services (OTS)
\$ 0	\$ 258,136	0	27th Pay Period
\$ 0	\$ (5,639)	0	Office of State Procurement
<b>Non-Statewide Major Financial Changes:</b>			
			Increase in funding for replacement acquisitions of computers, servers, and network printers. The department is maintaining a four to five year replacement cycle for these types of equipment.
\$ 0	\$ 647,692	0	
			Increase in funding for five (5) additional When Actually Employed (WAE) positions to handle increased complaint volume and outreach assistance associated with recent hurricanes. This includes two (2) WAE Insurance Specialist positions in the Administrative/Fiscal Program Consumer Advocacy Division and three (3) WAE Insurance Specialist positions in the Market Compliance Program Consumer Services Division.
\$ 0	\$ 66,182	0	
\$ 0	\$ 13,808,812	65	<b>Recommended FY 2022-2023</b>
\$ 0	\$ 0	0	<b>Less Supplementary Recommendation</b>
\$ 0	\$ 13,808,812	65	<b>Base Executive Budget FY 2022-2023</b>
\$ 0	\$ 13,808,812	65	<b>Grand Total Recommended</b>

### Professional Services

Amount	Description
\$435,940	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
\$605,557	IT Consulting from Sources Outside of State Government
\$25,000	Legal Services
<b>\$1,066,497</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>



## Other Charges (Continued)

Amount	Description
	<b>Interagency Transfers:</b>
\$90,135	Civil Service/CPTP Fees
\$13,723	UPS fees
\$6,288	Treasury Banking fees
\$200,466	Capitol Park Security
\$102,674	Legislative Auditor Fees
\$26,838	Office of State Procurement
\$262,429	Office of Risk Management Fees
\$670,953	Maintenance of State-owned Buildings
\$7,934	LWC - Unemployment Compensation
\$268	Replacement Badges
\$23,089	Printing
\$2,078	Postage and Supplies
\$63,029	Office of Technology Services - Telecommunication Services
\$152,966	Office of Technology Services (OTS)
<b>\$1,622,870</b>	<b>SUB-TOTAL INTERAGENCY TRANSFERS</b>
<b>\$1,622,870</b>	<b>TOTAL OTHER CHARGES</b>

## Acquisitions and Major Repairs

Amount	Description
\$647,692	Computers, Servers, Printers, Storage, and Peripherals
<b>\$647,692</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 regulation and consumer protection. The Department of Insurance accreditation remains in effect until suspended or revoked. The NAIC conducts periodic audits to determine if continued accreditation is appropriate. The indicator is expressed as a percentage because LaPAS can accept only numeric expression. Most recently, the NAIC accredited the Louisiana Department of Insurance in August 2020.





**Performance Indicators**

L e v e l	Performance Indicator Name	Yearend Performance Standard FY 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Indicator Values			
				Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
K	Percentage of NAIC accreditation retained (LAPAS CODE - 6389)	100%	100%	100%	100%	100%	100%

**Administrative/Fiscal General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Number of licensed domestic insurers (LAPAS CODE - 912)	108	105	105	104	101
Domestic Insurer - domiciled in Louisiana and licensed by the Louisiana Department of Insurance.					
Number of licensed foreign/alien insurance companies (LAPAS CODE - 913)	1,307	1,323	1,335	1,539	1,348
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)	1,762	1,791	1,755	1,771	1,791
Total number of non-risk bearing companies licensed or approved (LAPAS CODE - 25961)	729	750	694	793	820

**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 LDI's 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. ACT 314 of the 2015 Regular Legislative Session establishes any agency with an appropriation in the general appropriation bill of 30 million dollars or more shall establish an internal audit function.



## Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
S	Percentage of audit plan completed (LAPAS CODE - 26377)	75%	86%	80%	80%	80%	80%
S	Percentage of recommendations implemented (LAPAS CODE - 26378)	75	93	90	90	90	90

## Administrative/Fiscal General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Number of engagements internal audits performed (LAPAS CODE - 6393)	3	2	2	6	6
Changed the name to clarify what is being counted.					
Number of repeat internal audit findings (LAPAS CODE - 887)	0	0	0	4	3
Number of internal audit recommendations accepted (LAPAS CODE - 6394)	100	100	100	93	100
Changed to number of recommendations accepted instead of percentage since that is what is being counted.					
Number of repeat findings in the legislative auditor's report (LAPAS CODE - 6395)	0	0	0	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: During Fiscal Year 2014-2015, the office of consumer advocacy and diversity (OCAD) focused its activities on responding to consumer inquiries, performing quality management audits, and maintaining its role in community outreach. This office also remains available to assist the various divisions within the LDI and will perform a second review of a complaint file, upon request.



**Performance Indicators**

Level	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
K	Number of community based presentations (LAPAS CODE - 22838)	60	49	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	510	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%	4%	10%	10%	10%	10%

**Administrative/Fiscal General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Number of inquiries received (LAPAS CODE - 22839)	1	1	0	0	93
Number of public information packets distributed to consumers (LAPAS CODE - 22842)	27,588	12,060	14,282	12,845	1,064
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)	11%	10%	11%	11%	11%
Number of consumers assisted by the Office of Consumer Advocacy and Diversity division (LAPAS CODE - 26332)	4,598	2,010	1,137	9,469	5,750

**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 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
		S	Number of educational seminars provided by the Division of Diversity and Opportunity (LAPAS CODE - 24326)	3	4	5	5

**Administrative/Fiscal General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Number of persons attending educational training seminars (LAPAS CODE - 13793)	213	932	939	933	1,218
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)	103	106	67	55	44
Number of workshops the Division of Diversity and Opportunity participated in via invitations (LAPAS CODE - 25162)	19	23	22	31	34

**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 and Administration for Community Living (ACL) 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 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
K	Number of senior health group presentations, health fairs, and training provided (LAPAS CODE - 999)	650	210	375	375	375	375
K	Total persons reached through presentations and/or booths and exhibits. (CMS PM2) (LAPAS CODE - 996)	45,000	8,377	30,000	30,000	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)	86,000	41,718	53,500	53,500	53,500	53,500
S	Total counseling hours provided (CMS PM8) (LAPAS CODE - 25344)	33,000	9,368	33,000	33,000	33,000	33,000
S	Total number of active SHIP counselors (LAPAS CODE - 25345)	75	102	75	75	60	60

**Administrative/Fiscal General Performance Information**

Performance Indicator Name	Performance Indicator Values					
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021	
Estimated savings to counseled health clients (LAPAS CODE - 995)	\$ 1,564,837	\$ 4,267,808	\$ 0	\$ 0	0	
Was converted to a new system (STARS) and unable to collect accurate data this FY.						
Number of agencies reporting data (LAPAS CODE - 25401)	20	20	16	13	9	
Number of Medicare beneficiaries in the state, as of September 30 (LAPAS CODE - 25403)	817,689	843,951	867,826	935,173	884,146	

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

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 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
S	Total amount of revenues collected from taxes, assessments, fees, penalties, and miscellaneous (in millions) (LAPAS CODE - 890)	\$ 1,062.65	\$ 1,172.95	\$ 1,130.62	\$ 1,130.62	\$ 1,239.29	\$ 1,239.29

Amounts included here are total for the fiscal year, as of the August 15th close.

## Administrative/Fiscal General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Number of different tax types collected (LAPAS CODE - 898)	7	8	8	8	8
Number of different fees and assessments collected (LAPAS CODE - 899)	72	71	71	71	71
Count includes only fees for which there were actual collections.					
Tax collections as percentage of taxable premiums (LAPAS CODE - 893)	2.77%	3.28%	3.19%	3.22%	3.36%
Total amount of LA Insurance Rating assessment collected (in millions) (LAPAS CODE - 895)	\$ 82.65	\$ 79.80	\$ 80.20	\$ 75.70	\$ 77.50
Total fees collected (in millions) (LAPAS CODE - 6397)	\$ 25.86	\$ 26.87	\$ 27.02	\$ 37.44	\$ 45.04
Total taxes collected (in millions) (LAPAS CODE - 25813)	\$ 885.86	\$ 892.96	\$ 914.77	\$ 953.77	\$ 1,043.52
LA Insurance Rating assessment collection as percentage of subject premiums (LAPAS CODE - 896)	0.89%	0.83%	0.01%	0.73%	0.72%
Amount reverted at end of fiscal year (in millions) (LAPAS CODE - 23501)	\$ 13.35	\$ 8.73	\$ 7.98	\$ 9.44	\$ 16.35

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 is not available for funding the LDI based on HB1 appropriated levels plus any unexpended budget at end of FY.



**Administrative/Fiscal General Performance Information (Continued)**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Administrative fund assessment as percentage of health premiums (LAPAS CODE - 24327)	0.02%	0.02%	0.02%	0.03%	0.02%
The cost associated with the administration and enforcement of the Health Insurance Portability and Accountability Act, as defined in Louisiana law, is 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% of assessable premium.					
Fraud assessment as percentage of subject premiums (LAPAS CODE - 24328)	0.03%	0.04%	0.00%	0.03%	0.03%
The costs associated with the investigation, enforcement, public education, public awareness, and prosecution of insurance fraud in this state are funded by an 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 division of insurance fraud. This assessment is authorized in La. R.S. 40:1428, subject to a cap of .0375% of assessable premiums.					
LDI budget as percentage of total revenue collected (LAPAS CODE - 25404)	3.01%	3.00%	3.10%	3.06%	2.86%

**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**

Level	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
S	Number of desk examinations performed for tax purposes (LAPAS CODE - 901)	4,600	4,768	4,716	4,716	4,700	4,700
LDI examines all tax returns filed. The performance standard represents the number of insurers and brokers expected to file tax returns.							



**Administrative/Fiscal General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Taxable premiums (in billions) (LAPAS CODE - 891)	\$ 25.79	\$ 27.00	\$ 29.00	\$ 29.63	\$ 31.02
Total premiums subject to Louisiana Insurance Rating assessment (in billions) (LAPAS CODE - 894)	\$ 9.53	\$ 10.00	\$ 10.00	\$ 10.69	\$ 10.67

**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 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
S	Number of technology projects planned to maximize employee productivity, improve or maintain compatibility with regulated entities, and warehouse data (LAPAS CODE - 22835)	4	4	4	4	4	4
S	Percent of planned technology 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 2020-2021	Enacted FY 2021-2022	Existing Oper Budget as of 12/01/21	Continuation FY 2022-2023	Recommended FY 2022-2023	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	17,829,222	20,421,824	20,421,824	22,943,947	22,602,497	2,180,673
Statutory Dedications	827,786	906,271	906,271	0	0	(906,271)
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	0	0	0	0	0	0
<b>Total Means of Financing</b>	<b>\$ 18,657,008</b>	<b>\$ 21,328,095</b>	<b>\$ 21,328,095</b>	<b>\$ 22,943,947</b>	<b>\$ 22,602,497</b>	<b>\$ 1,274,402</b>
<b>Expenditures &amp; Request:</b>						
Personal Services	\$ 16,381,711	\$ 17,175,845	\$ 17,175,845	\$ 18,672,627	\$ 18,419,217	\$ 1,243,372
Total Operating Expenses	231,739	471,386	471,386	482,700	471,386	0
Total Professional Services	1,696,570	3,196,949	3,196,949	3,273,675	3,196,949	0
Total Other Charges	346,988	483,915	483,915	514,945	514,945	31,030
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>\$ 18,657,008</b>	<b>\$ 21,328,095</b>	<b>\$ 21,328,095</b>	<b>\$ 22,943,947</b>	<b>\$ 22,602,497</b>	<b>\$ 1,274,402</b>



## Market Compliance Budget Summary

	Prior Year Actuals FY 2020-2021	Enacted FY 2021-2022	Existing Oper Budget as of 12/01/21	Continuation FY 2022-2023	Recommended FY 2022-2023	Total Recommended Over/(Under) EOB
<b>Authorized Full-Time Equivalents:</b>						
Classified	139	139	139	139	139	0
Unclassified	18	18	18	18	18	0
<b>Total FTEs</b>	<b>157</b>	<b>157</b>	<b>157</b>	<b>157</b>	<b>157</b>	<b>0</b>

## Source of Funding

This program is funded from Fees and Self-generated Revenues. The Fees and Self-generated Revenues are derived from various fees and licenses authorized by R.S. 22:821; the Louisiana Insurance Rating Commission assessment authorized by R.S. 22:1419; the Administrative Dedicated Fund Account (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; 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.

## Market Compliance Statutory Dedications

Fund	Prior Year Actuals FY 2020-2021	Enacted FY 2021-2022	Existing Oper Budget as of 12/01/21	Continuation FY 2022-2023	Recommended FY 2022-2023	Total Recommended Over/(Under) EOB
Insurance Fraud Investigation Fund	\$ 653,011	\$ 679,271	\$ 679,271	\$ 0	\$ 0	\$(679,271)
Auto. Theft and Insurance Fraud Prev. Auth. Fund	174,775	227,000	227,000	0	0	(227,000)

## Major Changes from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ 0	0	<b>Mid-Year Adjustments (BA-7s):</b>
\$ 0	\$ 21,328,095	157	<b>Existing Oper Budget as of 12/01/21</b>
<b>Statewide Major Financial Changes:</b>			
0	277,789	0	Market Rate Classified
0	110,976	0	Civil Service Training Series
0	139,605	0	Related Benefits Base Adjustment
0	93,934	0	Retirement Rate Adjustment
0	26,595	0	Group Insurance Rate Adjustment for Active Employees
0	21,083	0	Group Insurance Rate Adjustment for Retirees



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

General Fund	Total Amount	Table of Organization	Description
0	219,053	0	Salary Base Adjustment
0	(352,683)	0	Attrition Adjustment
0	31,030	0	Administrative Law Judges
0	607,747	0	27th Pay Period
<b>Non-Statewide Major Financial Changes:</b>			
0	99,273	0	Increase in funding for five (5) additional When Actually Employed (WAE) positions to handle increased complaint volume and outreach assistance associated with recent hurricanes. This includes two (2) WAE Insurance Specialist positions in the Administrative/Fiscal Program Consumer Advocacy Division and three (3) WAE Insurance Specialist positions in the Market Compliance Program Consumer Services Division.
\$ 0	\$ 22,602,497	157	<b>Recommended FY 2022-2023</b>
\$ 0	\$ 0	0	<b>Less Supplementary Recommendation</b>
\$ 0	\$ 22,602,497	157	<b>Base Executive Budget FY 2022-2023</b>
\$ 0	\$ 22,602,497	157	<b>Grand Total Recommended</b>

### Professional Services

Amount	Description
\$165,000	Legal
\$321,949	Professional Services to Assist in IT Projects, On-Site Training, Public Awareness, Actuarial Rate Review, and Any Other Projects
\$2,710,000	Accounting & Auditing
<b>\$3,196,949</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>	
\$167,687	Division of Administration Law Fees
\$2,141	Postage
\$60,000	Legal services provided by the Department of Justice
\$13,516	Office of Technology Services - Telecommunication Services
\$44,601	Advertising



## Other Charges (Continued)

Amount	Description
\$287,945	SUB-TOTAL INTERAGENCY TRANSFERS
\$514,945	TOTAL OTHER CHARGES

## Acquisitions and Major Repairs

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

## Performance Information

- (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 to his/her clients; company appointments must be made each year. Licenses are issued for a two year period to Property & Casualty producers and in alternating years to Life and Health producers.

### Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
K	Number of producer license renewals processed (LAPAS CODE - 6417)	64,500	73,699	64,500	64,500	72,000	72,000



**Performance Indicators (Continued)**

Level	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
K	Number of company appointments processed (LAPAS CODE - 934)	700,000	868,305	725,000	725,000	850,000	850,000
K	Number of adjusters renewals processed (LAPAS CODE - 25030)	40,000	41,497	42,500	42,500	42,500	42,500
Adjuster renewals are biennial on a calendar year cycle.							
K	Percentage of all problematic applications and requests processed within 5 days (LAPAS CODE - 25986)	60	62	60	60	60	60

**Market Compliance General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Total number of licensed producers (LAPAS CODE - 933)	129,960	142,738	150,344	186,570	178,702
Total number of adjusters (LAPAS CODE - 24330)	72,007	80,305	91,201	108,409	103,377
Number of new producer licenses issued (LAPAS CODE - 6416)	26,908	30,084	31,962	32,602	49,115
Number of new adjuster licenses issued (LAPAS CODE - 25031)	17,335	19,349	19,016	16,236	18,962
Percentage of first time applications submitted electronically (LAPAS CODE - 25814)	99.2%	99.4%	99.7%	99.8%	99.8%
Percentage of renewal applications submitted electronically (LAPAS CODE - 25815)	99.3%	99.4%	99.8%	100.0%	100.0%

**2. (KEY) Through the Company Licensing 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 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
K	Average number of days to complete review of Certificate of Authority and health maintenance organization applications (LAPAS CODE - 22844)	60	56	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	26	50	50	50	50
	"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	9	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%	85%	75%	75%	75%	75%

## Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Number of company licensing applications and filings received (LAPAS CODE - 940)	580	520	614	544	593
Number of company licensing applications and filings processed (LAPAS CODE - 941)	471	536	530	602	520



**3. (KEY) 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: 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 fully insured policy forms/contracts must be reviewed and approved by LDI before they can be offered for sale in the state. Delays in the process can result in insurers not being able to timely offer those products to consumers. 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 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
K	Average number of days to process health form filing reviews (LAPAS CODE - 12290)	30	30	30	30	30	30
K	Percentage of health filing reviews completed within the performance standard of 30 days (LAPAS CODE - 22857)	75%	56%	60%	60%	60%	60%



## Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Number of health policy forms/contracts, Medicare supplement rates and discount medical plan applications and renewals received (LAPAS CODE - 986)	5,055	7,553	5,324	5,378	6,041
Number of health policy forms/contracts, Medicare supplement rates and discount medical plan applications and renewals processed (LAPAS CODE - 10212)	5,571	7,516	5,446	5,614	6,003
Percentage of health policy form filings approved (LAPAS CODE - 985)	94%	80%	93%	88%	93%
Number of disability forms approved through the Interstate Insurance Product Regulation Compact (IIPRC) (LAPAS CODE - 25408)	253	149	189	126	103
Number of Utilization Review Organization (URO) applications received (LAPAS CODE - 25987)	15	7	12	19	8
Number of Utilization Review Organization (URO) applications processed (LAPAS CODE - 25988)	20	6	11	15	7
Number of Independent Review Organizations (IRO) applications received (new and renewal) (LAPAS CODE - 25990)	6	1	2	3	2
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)	6	1	2	3	2
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 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	Yearend Performance Standard FY 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Indicator Values			
				Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
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	37	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%	72%	50%	50%	50%	50%

**Market Compliance General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Percentage of life, annuity, and long-term care forms, advertising and rates which require pre-approval approved (LAPAS CODE - 13987)	95%	95%	92%	94%	91%
Number of life, annuity, and long-term care forms, advertising and rates received (LAPAS CODE - 13990)	3,828	4,097	5,193	4,007	3,886
Number of life, annuity, and long-term care forms, advertising and rates processed (LAPAS CODE - 13991)	4,043	4,064	4,970	5,056	3,928
Number of life, annuity, and long-term care forms, advertising and rates filed for informational purposes only (LAPAS CODE - 25406)	554	470	543	503	470
Number of life, annuity, and long-term care forms approved through the Interstate Insurance Product Regulation Compact (IIPRC) (LAPAS CODE - 25407)	2,720	2,616	3,116	3,203	2,350

**5. (KEY) Through the Health Division, to review initial premium rate filings and premium rate changes 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: The Health Premium Rate Review Division began the review of certain health insurance rates in the small group and individual markets effective January 1, 2014. The division performs a detailed analyses and review of these rate filings. The LDI does not have approval authority over health insurance rates. The LDI does have statutory authority to review rates for compliance with both federal and state law, review rate increases that are ten percent or more to determine whether the increase is reasonable and actuarially justified, and post on the LDI website any proposed rate increase that meets or exceeds the ten percent federal threshold and undertake any other actions necessary pursuant to Section 2794 of the Public Health Service Act. Note: Small group health plan is for insurance through an employer with 50 or fewer eligible employees. Individual market health plan is for someone who is buying insurance directly from and insurance company.

### Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
K	Average number of days to process health rate reviews (LAPAS CODE - 25847)	70	56	60	60	60	60

### Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Number of health review rate filings received (LAPAS CODE - 25962)	57	45	49	47	52
Number of health review rate filings processed (LAPAS CODE - 25963)	67	50	47	44	48

**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**

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard	Actual Yearend Performance	Performance Standard as Initially Appropriated	Existing Performance Standard	Performance At Continuation Budget Level	Performance At Executive Budget Level
		FY 2020-2021	FY 2020-2021	FY 2021-2022	FY 2021-2022	FY 2022-2023	FY 2022-2023
K	Percentage of filings by domestic companies analyzed - financial (LAPAS CODE - 11939)	100%	96%	100%	100%	100%	100%

**Market Compliance General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual	Prior Year Actual	Prior Year Actual	Prior Year Actual	Prior Year Actual
	FY 2016-2017	FY 2017-2018	FY 2018-2019	FY 2019-2020	FY 2020-2021
Number of companies examined - financial (LAPAS CODE - 6410)	17	33	28	15	31
Percentage of domestic companies examined - financial (LAPAS CODE - 11938)	13%	25%	21%	11%	25%
Number of examinations coordinated with other states (LAPAS CODE - 25409)	2	9	7	2	16
Number of companies analyzed - financial (LAPAS CODE - 6412)	195	227	176	198	208
Number of filings of domestic companies analyzed (LAPAS CODE - 22850)	694	681	678	742	712
Number of companies in administrative supervision at beginning of fiscal year (LAPAS CODE - 13768)	1	2	5	3	3
Number of companies placed in administrative supervision during fiscal year (LAPAS CODE - 921)	2	3	1	0	0



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

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Number of companies returned to good health/ removed from administrative supervision during fiscal year (LAPAS CODE - 922)	0	0	0	0	1
Number of companies in receivership at beginning of fiscal year (LAPAS CODE - 12273)	7	7	6	5	8
Number of companies in receivership brought to final closure (LAPAS CODE - 904)	1	1	0	1	0
Average number of months estates currently in receivership have been held in receivership (LAPAS CODE - 24329)	27	32	41	45	56

**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 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
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)	75%	70%	75%	75%	75%	75%



**Market Compliance General Performance Information**

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Number of property & casualty contract and policy forms received (LAPAS CODE - 13942)	21,649	23,559	20,489	17,669	18,228
Number of property & casualty contract and policy forms processed (LAPAS CODE - 13943)	21,591	24,454	20,935	17,404	18,442
Percentage of property & casualty contract and policy forms approved (LAPAS CODE - 13940)	71%	77%	77%	79%	87%
Percentage of property & casualty contract and policy forms disapproved (LAPAS CODE - 24953)	12%	11%	10%	14%	7%

**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 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
S	Average number of days from receipt of filing/ submission by Office of Property & Casualty to referral to actuarial staff (LAPAS CODE - 13945)	16	18	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	19	12	12	12	12
S	Average number of days from receipt of rate filing/ submission to final action by LDI (LAPAS CODE - 20282)	28	40	28	28	28	28

The average number of days from receipt of rate filing/submission to final action by LDI is the total number of days from receipt of filing/ submission by Office of Property & Casualty to actuarial staff recommendation and finalize with Office of Property & Casualty. The total days may include additional days that were necessary for review by staff or if it includes extra days over a weekend/holiday.

## Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
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)	\$ 11.07	\$ 11.58	\$ 12.11	\$ 12.54	\$ 12.69
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)	\$ 0.94	\$ 0.95	\$ 1.02	\$ 1.15	\$ 1.30
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)	\$ 184.32	\$ 161.03	\$ 160.77	\$ 142.04	\$ 137.08

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 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Number of submissions reviewed by actuary (LAPAS CODE - 971)	631	748	688	859	706
Total is counted on a fiscal year period.					
Average percentage change in rates at fiscal year end (LAPAS CODE - 22855)	4.47%	3.48%	0.18%	-1.56%	1.23%
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 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
K	Percentage of initial claim fraud complaint investigations completed within 10 working days (LAPAS CODE - 12276)	90%	99%	90%	90%	95%	95%
K	Percentage of background checks completed within 15 working days (LAPAS CODE - 12278)	90%	100%	90%	90%	95%	95%



## Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Number of background checks performed for company and producer licensing divisions (LAPAS CODE - 962)	988	1,151	1,007	1,024	1,003
Number of claim fraud investigations opened (LAPAS CODE - 12282)	3,872	2,043	2,280	2,412	2,563
Number of claim fraud investigations referred to law enforcement (LAPAS CODE - 959)	1,428	1,204	1,023	1,185	1,606
Number of producer investigations opened (LAPAS CODE - 12279)	119	108	103	168	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)	6	1	7	10	41
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)	16	13	19	13	30
Number of company investigations referred to law enforcement (LAPAS CODE - 24333)	1	0	0	1	6
Number of claims adjuster investigations opened (LAPAS CODE - 23502)	1	4	2	5	30
Number of claims adjuster investigations referred to law enforcement (LAPAS CODE - 24334)	0	0	1	1	9
Number of POST certified fraud investigators (LAPAS CODE - 25410)	4	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 2020-2021	Actual Yearend Performance FY 2020-2021	Performance Standard as Initially Appropriated FY 2021-2022	Existing Performance Standard FY 2021-2022	Performance At Continuation Budget Level FY 2022-2023	Performance At Executive Budget Level FY 2022-2023
K	Number of companies analyzed - market conduct (LAPAS CODE - 11937)	40	40	40	40	40	40
K	Average number of days to conclude a life, annuity, or long-term care complaint investigation (LAPAS CODE - 13958)	42	22	35	35	35	35
K	Percentage of life, annuity, and long-term care complaint investigations completed within the performance standard (LAPAS CODE - 22848)	70%	92%	70%	70%	75%	75%
K	Average number of days to conclude a health insurance complaint investigation (LAPAS CODE - 987)	42	25	35	35	35	35
K	Percentage of health complaint investigations concluded within the performance standard (LAPAS CODE - 22856)	70%	84%	70%	70%	75%	75%
K	Average number of days to conclude a property & casualty complaint investigation (LAPAS CODE - 10204)	42	37	35	35	35	35
K	Percentage of property and casualty complaint investigations concluded within the performance standard (LAPAS CODE - 25032)	70%	70%	70%	70%	75%	75%



## Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2016-2017	Prior Year Actual FY 2017-2018	Prior Year Actual FY 2018-2019	Prior Year Actual FY 2019-2020	Prior Year Actual FY 2020-2021
Number of life, annuity, and long-term care complaints received (LAPAS CODE - 13960)	645	628	445	414	380
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)	669	626	467	412	406
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)	\$ 1,198,199	\$ 3,637,205	\$ 1,734,170	\$ 2,889,817	\$ 2,413,693
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)	1,072	818	1,021	805	692
Number of health complaint investigations concluded (LAPAS CODE - 6425)	1,091	849	1,052	792	732
Amount of claim payments/premium refunds recovered for health coverage complainants (LAPAS CODE - 989)	\$ 1,716,823	\$ 884,480	\$ 712,450	\$ 787,313	\$ 593,461
Amount of claim payments/premium refunds recovered from self-insured plans (LAPAS CODE - 24331)	\$ 52,304	\$ 3,728	\$ 0	\$ 0	\$ 0
Number of property & casualty complaints received (LAPAS CODE - 14211)	2,257	1,896	1,807	1,771	3,541
Number of property & casualty complaint investigations concluded (LAPAS CODE - 14212)	2,296	1,875	1,917	1,782	3,253
Amount of claim payments and/or premium refunds recovered for property & casualty complainants (LAPAS CODE - 954)	\$ 4,917,609	\$ 2,797,560	\$ 4,249,396	\$ 4,563,676	\$ 53,972,495
Number of regulatory reviews performed in market conduct (LAPAS CODE - 26333)	26	21	80	68	105

