

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 advocate for the state's insurance consumers.

In addition, the department supports a variety of policies that assist women and children—such as Family and Medical Leave and Flex time for its employees. Overall, the department believes that when necessary forms of insurance are both available and affordable to the state's citizens, all individuals as well as businesses and industries in the state benefit.

The Department of Insurance operates under two programs: Administration/Fiscal and Market Compliance. Together these programs work collectively to accomplish these goals:

- 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.
- II. Provide necessary administrative and operational support to the entire department, attract insurers to the state in order to promote a more competitive market, and work to stabilize the property insurance market.

For additional information, see:

[Commissioner of Insurance](#)

Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2009-2010	Enacted FY 2010-2011	Existing Oper Budget as of 12/1/10	Continuation FY 2011-2012	Recommended FY 2011-2012	Total Recommended Over/(Under) EOB
Means of Financing:						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	0



Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2009-2010	Enacted FY 2010-2011	Existing Oper Budget as of 12/1/10	Continuation FY 2011-2012	Recommended FY 2011-2012	Total Recommended Over/(Under) EOB
State General Fund by:						
Total Interagency Transfers	0	0	435,681	435,681	435,681	0
Fees and Self-generated Revenues	26,523,356	27,893,536	27,893,536	30,609,148	29,669,563	1,776,027
Statutory Dedications	1,068,300	1,125,183	1,312,183	1,347,136	1,345,748	33,565
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	605,726	548,593	2,318,273	2,025,981	2,025,981	(292,292)
Total Means of Financing	\$ 28,197,382	\$ 29,567,312	\$ 31,959,673	\$ 34,417,946	\$ 33,476,973	\$ 1,517,300
Expenditures & Request:						
Commissioner of Insurance	\$ 28,197,382	\$ 29,567,312	\$ 31,959,673	\$ 34,417,946	\$ 33,476,973	\$ 1,517,300
Total Expenditures & Request	\$ 28,197,382	\$ 29,567,312	\$ 31,959,673	\$ 34,417,946	\$ 33,476,973	\$ 1,517,300
Authorized Full-Time Equivalents:						
Classified	246	239	239	239	237	(2)
Unclassified	28	28	28	28	28	0
Total FTEs	274	267	267	267	265	(2)



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.

In addition, the department supports a variety of policies that assist women and children—such as Family and Medical Leave and Flex time for its employees. Overall, the department believes that when necessary forms of insurance are both available and affordable to the state's citizens, all individuals as well as businesses and industries in the state benefit.

The Department of Insurance operates under two programs: Administration/Fiscal and Market Compliance. Together these programs work collectively to accomplish these goals:

- 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.
- II. Provide necessary administrative and operational support to the entire department, attract insurers to the state in order to promote a more competitive market, and work to stabilize the property insurance market.

For additional information, see:

[Commissioner of Insurance](#)

Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2009-2010	Enacted FY 2010-2011	Existing Oper Budget as of 12/1/10	Continuation FY 2011-2012	Recommended FY 2011-2012	Total Recommended Over/(Under) EOB
Means of Financing:						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State General Fund by:						
Total Interagency Transfers	0	0	435,681	435,681	435,681	0
Fees and Self-generated Revenues	26,523,356	27,893,536	27,893,536	30,609,148	29,669,563	1,776,027
Statutory Dedications	1,068,300	1,125,183	1,312,183	1,347,136	1,345,748	33,565
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	605,726	548,593	2,318,273	2,025,981	2,025,981	(292,292)
Total Means of Financing	\$ 28,197,382	\$ 29,567,312	\$ 31,959,673	\$ 34,417,946	\$ 33,476,973	\$ 1,517,300
Expenditures & Request:						
Administrative	\$ 10,781,492	\$ 11,296,799	\$ 11,296,799	\$ 12,421,007	\$ 12,035,130	\$ 738,331



Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2009-2010	Enacted FY 2010-2011	Existing Oper Budget as of 12/1/10	Continuation FY 2011-2012	Recommended FY 2011-2012	Total Recommended Over/(Under) EOB
Market Compliance	17,415,890	18,270,513	20,662,874	21,996,939	21,441,843	778,969
Total Expenditures & Request	\$ 28,197,382	\$ 29,567,312	\$ 31,959,673	\$ 34,417,946	\$ 33,476,973	\$ 1,517,300
Authorized Full-Time Equivalents:						
Classified	246	239	239	239	237	(2)
Unclassified	28	28	28	28	28	0
Total FTEs	274	267	267	267	265	(2)



165_1000 — Administrative

Program Authorization: The Louisiana Constitution of 1974, Article IV, Section 11; Title 36, Chapter 17 of the Louisiana Revised Statutes; Title 22 of the Louisiana Revised Statutes; Act 83 of 1977 (Reorganization Act); Act 477 of 1992 (Reorganization Act); Act 850 of 1984 (Equal Opportunity in Insurance); Act 517 of 1992, (Operations of the Louisiana Insurance Guaranty Association with the Louisiana Department of Insurance); Act 1312 of 1999 (Insurance Fraud Assessment); Act 293 of 2003 (Insurance Fraud); Act 351 of 2003 (Flexible Rating); Act 459 of 2007 (Consumer Advocacy)

Program Description

The mission of the Administration is to provide necessary administrative and operational support to all areas of the department, and to attract insurers to do business in the state.

The goal of the Administration Program is:

- I. To provide necessary administrative and operational support to the entire department, and to attract insurers to do business in the state.

The Administrative program includes the following activities:

The Office of the Commissioner - Provides management oversight to the entire department and coordinates the administration of all provisions of the Louisiana Insurance Code- Title 22 of the Louisiana Revised Statutes. The Office of Commissioner also entails the following:

- Internal Audit- Reviews the department's internal processes and controls and recommends changes as necessary.
- Public Affairs- Communicates the Department's message through printed materials including press releases, brochures, weekly newspaper columns, radio scripts, and news letter articles; accepts media calls and public information requests; coordinates media interview requests and speaking engagements for the Commissioner and DOI staff; responsible the Department's Web site content and public information disseminated by the Department; writes Department's Public Service Announcements; coordinates consumer information booths at conferences, fairs or festivals.
- Office of Minority Affairs- Provides assistance to minority and disadvantaged persons who wish to participate in the insurance industry as producers or as employees of insurance companies or related service companies.
- Consumer Advocacy- Provides assistance to the public by receiving inquiries and complaints, preparing and disseminating information as the department deems appropriate to inform or assist consumers, provide direct assistance and advocacy for consumers, provide direct assistance and advocacy for consumers who request such assistance, report apparent or potential violations of law.

Office of Management & Finance - Oversees the management of the department's fiscal, budget and human resources, IT, purchasing, supplies, equipment, inventory/property control, administrative services and is responsible for strategic and operational planning for the entire department. In addition, Office of Management & Finance entails the following divisions:

- Fiscal Affairs-Deposits revenue to the State Treasury, handles accounts payable and receivable, travel and statutory deposits.



- Information Technology- Maintains the department’s databases and systems, assists various divisions in developing on-line access to certain information services for the public, insurance industry and department staff.
- Assessments & Data Management- Invoices and collects Assessments (LA Insurance Rating, Fraud & HIPPA), receipts all revenue, classifies some revenue, maintains database on injury lawsuits in the state.
- Human Resources- Manages the department’s human resources and building security.
- Administrative Services- Maintains records and performs physical inventory, handles mail and messenger services, building maintenance, fleet management, contracts, and leases.
- Strategic Operational Planning- Prepares strategic and operational plans for the department, collects information for and writes legislative fiscal notes and fiscal, economic and family impact statements; serves as liaison with the Legislative Fiscal Office and House Fiscal Affairs.
- Budget- Manages the department’s appropriation by compiling the necessary information for budget development, budget projections, monitoring budget changes through expenditures, revenue collections, legislation and mid-year adjustments.
- Purchasing- Procures stock and special supplies, equipment, furniture and printing services by using ISIS and/or obtaining bids according to state law and purchasing rules and regulations. Maintains office inventory including data base.

Administrative Budget Summary

	Prior Year Actuals FY 2009-2010	Enacted FY 2010-2011	Existing Oper Budget as of 12/1/10	Continuation FY 2011-2012	Recommended FY 2011-2012	Total Recommended Over/(Under) EOB
Means of Financing:						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State General Fund by:						
Total Interagency Transfers	0	0	0	0	0	0
Fees and Self-generated Revenues	10,751,492	11,266,799	11,266,799	12,391,007	12,005,130	738,331
Statutory Dedications	30,000	30,000	30,000	30,000	30,000	0
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	0	0	0	0	0	0
Total Means of Financing	\$ 10,781,492	\$ 11,296,799	\$ 11,296,799	\$ 12,421,007	\$ 12,035,130	\$ 738,331
Expenditures & Request:						
Personal Services	\$ 5,203,909	\$ 5,469,327	\$ 5,638,320	\$ 6,244,539	\$ 5,910,315	\$ 271,995
Total Operating Expenses	1,957,376	2,170,057	2,170,057	2,165,355	2,141,635	(28,422)
Total Professional Services	603,490	967,390	798,397	1,451,041	1,442,259	643,862
Total Other Charges	2,397,316	2,118,011	2,118,011	2,009,933	1,990,782	(127,229)
Total Acq& Major Repairs	619,401	572,014	572,014	550,139	550,139	(21,875)



Administrative Budget Summary

	Prior Year Actuals FY 2009-2010	Enacted FY 2010-2011	Existing Oper Budget as of 12/1/10	Continuation FY 2011-2012	Recommended FY 2011-2012	Total Recommended Over/(Under) EOB
Total Unallotted	0	0	0	0	0	0
Total Expenditures & Request	\$ 10,781,492	\$ 11,296,799	\$ 11,296,799	\$ 12,421,007	\$ 12,035,130	\$ 738,331
Authorized Full-Time Equivalents:						
Classified	62	60	60	60	60	0
Unclassified	8	8	8	8	8	0
Total FTEs	70	68	68	68	68	0

Source of Funding

This program is funded from Fees and Self-generated Revenues and Statutory Dedications. Fees and Self-generated Revenue funds are derived from various fees and licenses authorized by R.S. 22. The Statutory Dedications are funded by the Insurance Fraud Investigation Fund (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 Dedicated Fund).

Administrative Statutory Dedications

Fund	Prior Year Actuals FY 2009-2010	Enacted FY 2010-2011	Existing Oper Budget as of 12/1/10	Continuation FY 2011-2012	Recommended FY 2011-2012	Total Recommended Over/(Under) EOB
Insurance Fraud Investigation Fund	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 0

Major Changes from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ 0	0	Mid-Year Adjustments (BA-7s):
\$ 0	\$ 11,296,799	68	Existing Oper Budget as of 12/1/10
Statewide Major Financial Changes:			
\$ 0	\$ 15,840	0	Civil Service Training Series
\$ 0	\$ 149,929	0	State Employee Retirement Rate Adjustment
\$ 0	\$ 30,531	0	Group Insurance for Active Employees
\$ 0	\$ 12,093	0	Group Insurance for Retirees
\$ 0	\$ (3,182)	0	Salary Base Adjustment
\$ 0	\$ (163,544)	0	Attrition Adjustment
\$ 0	\$ (27,622)	0	Salary Funding from Other Line Items



Major Changes from Existing Operating Budget (Continued)

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ 550,139	0	Acquisitions & Major Repairs
\$ 0	\$ (572,014)	0	Non-Recurring Acquisitions & Major Repairs
\$ 0	\$ (52,550)	0	Risk Management
\$ 0	\$ (10,757)	0	Legislative Auditor Fees
\$ 0	\$ (33,425)	0	Maintenance in State-Owned Buildings
\$ 0	\$ (1,374)	0	Capitol Park Security
\$ 0	\$ (107)	0	UPS Fees
\$ 0	\$ 7,779	0	Civil Service Fees
\$ 0	\$ 835	0	CPTP Fees
\$ 0	\$ (10,008)	0	State Treasury Fees
\$ 0	\$ 201,906	0	27th Pay Period
Non-Statewide Major Financial Changes:			
\$ 0	\$ 174,500	0	Virtual desktop integration project. This project will give license management a more efficient consistent desktop environment and make user security more effective.
\$ 0	\$ 469,362	0	Workflow & ShairPoint Project. Will include the incorporation of Microsoft Sharepoint server, services and technologies to allow workflow of internal systems.
\$ 0	\$ 12,035,130	68	Recommended FY 2011-2012
\$ 0	\$ 0	0	Less Supplementary Recommendation
\$ 0	\$ 12,035,130	68	Base Executive Budget FY 2011-2012
\$ 0	\$ 12,035,130	68	Grand Total Recommended

Professional Services

Amount	Description
\$1,442,259	Professional service contracts used to assist the department on information technology projects, on-site training, and other miscellaneous contracts.
\$1,442,259	TOTAL PROFESSIONAL SERVICES

Other Charges

Amount	Description
	Other Charges:
	This program does not have funding for Other Charges for Fiscal Year 2011-2012.
\$0	SUB-TOTAL OTHER CHARGES
	Interagency Transfers:
\$152,647	Department of Public Safety & Corrections/ Security



Other Charges (Continued)

Amount	Description
\$49,199	Civil Service Fees
\$5,631	CPTP Training
\$25,000	Department of Public Safety - Defensive Driving
\$10,752	Department of Public Safety - Rental space for computers in the data center
\$10,000	Dept of Labor - Unemployment Compensation
\$2,219	DOA - Forms Management
\$3,268	DOA - State Mail
\$12,315	DOA - State Printing
\$152,973	Legislative Auditor Fees
\$790,304	Maintenance of State-owned Buildings
\$213,478	Office of Risk Management Fees
\$433,076	Office of Telecommunications Management Fees
\$891	Secretary of State-Miscellaneous-Boxes
\$67	Secretary of State - Dues and Subscriptions
\$74,500	Secretary of State - Miscellaneous including microfilming of state records
\$40,682	Treasury Banking fees
\$13,780	UPS fees
\$1,990,782	SUB-TOTAL INTERAGENCY TRANSFERS
\$1,990,782	TOTAL OTHER CHARGES

Acquisitions and Major Repairs

Amount	Description
\$550,139	To replace personal computers, servers, and power vault storage units are needed
\$550,139	TOTAL ACQUISITIONS AND MAJOR REPAIRS

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 DOI by NAIC occurred in June 2009.



Performance Indicators

L e v e l	Performance Indicator Name	Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Indicator Values			
				Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
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 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Number of licensed domestic insurers (LAPAS CODE - 912)	114	114	118	114	111
Number of licensed foreign/alien insurance companies (LAPAS CODE - 913)	1,415	1,392	1,331	1,336	1,326
Number of surplus lines companies approved and monitored (LAPAS CODE - 914)	151	152	150	162	171
Total number of risk bearing companies licensed and approved (LAPAS CODE - 911)	2,694	2,322	1,711	1,728	1,761

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:



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
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 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
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	0	0	0	2

3. (SUPPORTING) Through the Office of Minority Affairs, to assist minorities and other disadvantaged persons who wish to participate in the insurance industry in the state as producers or as employees of insurers or related service companies.

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 standard company is an insurer that rates a risk up or down from standard rates, depending upon various factors, and uses standard terms and conditions in its policies. It has been difficult for minority/disadvantaged producers to obtain the contract or company appointment that would allow them to sell the standard insurers' products to their clients. LDI conducts with 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 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
S	Number of appointments by companies of minority/disadvantaged producers, facilitated by the Office of Minority Affairs (LAPAS CODE - 10161)	6	69	67	67	67	12
S	Number of educational seminars provided (LAPAS CODE - New)		2	Not Applicable	Not Applicable	Not Applicable	10

Administrative General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Number of persons attending educational training seminars (LAPAS CODE - 13793)	11	90	125	108	94

4. (KEY) Through the Office of the Consumer Advocacy, to provide assistance to the public by receiving inquiries and complaints, prepare and disseminate information to inform or assist consumers, provide direct assistance and advocacy for consumers who request such assistance, report apparent or potential violations of law.

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: Generally the Office of Consumer Advocacy is the second point of assistance for consumer who complains of a licensee's actions. Initially, complainants are referred to the consumer affairs division of the Office of Property and Casualty, Health, or Licensing and Life and Annuity, unless OCA receives a complaint under exigent circumstances.



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K	Average number of days to conclude a complaint investigation (LAPAS CODE - 22837)	120	23	90	90	60	60
K	Number of community based presentations (LAPAS CODE - 22838)	40	89	40	40	60	60
This number includes speaking engagements and radio and television show appearances.							

Administrative General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Number of inquiries received (LAPAS CODE - 22839)	0	0	66	130	106
Number of complaints received (LAPAS CODE - 22840)	0	0	29	35	53
Number of inquiries/complaint investigations concluded (LAPAS CODE - 22841)	0	0	85	165	162
Number of public information packets distributed to consumers (LAPAS CODE - 22842)	0	0	710	4,829	9,433
Amount of claim payments/premium refunds recovered for complainants (LAPAS CODE - 22843)	\$ 0	\$ 0	\$ 237,857	\$ 218,697	\$ 120,352

5. (SUPPORTING) Through the Office of Management & Finance activity, for the Fiscal Affairs Division to collect, each fiscal year, revenue that the department is responsible to collect on its own behalf and on behalf of the state.

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

Level	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
S	Total amount of revenues collected from taxes, assessments, fees, penalties and miscellaneous in \$ millions (LAPAS CODE - 890)	\$ 422.20	\$ 449.35	\$ 431.80	\$ 431.80	\$ 476.90	\$ 476.90

Administrative General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Number of different tax types collected (LAPAS CODE - 898)	7	7	7	7	7
Number of different fees and assessments collected (LAPAS CODE - 899)	64	66	64	71	73
Taxable premiums in (\$billions) (LAPAS CODE - 891)	\$ 13.43	\$ 14.70	\$ 15.20	\$ 15.60	\$ 15.75
Tax collections as percentage of taxable premiums (LAPAS CODE - 893)	1.60%	1.62%	1.83%	1.81%	1.97%
Total premiums subject to Louisiana Insurance Rating assessment in billions (LAPAS CODE - 894)	\$ 6.30	\$ 6.60	\$ 7.28	\$ 7.56	\$ 7.58
Total amount of LA Insurance Rating assessment collected in \$ millions (LAPAS CODE - 895)	\$ 60.86	\$ 63.91	\$ 71.01	\$ 74.75	\$ 74.84
LA Insurance Rating assessment collection as percentage of subject premiums. (LAPAS CODE - 896)	0.97%	0.97%	0.98%	0.99%	0.99%
Amount reverted at end of fiscal year (in millions) (LAPAS CODE - 23501)	\$ 8.40	\$ 9.30	\$ 11.40	\$ 14.40	\$ 13.79
Total fees collected in millions (LAPAS CODE - 6397)	\$ 17.89	\$ 19.03	\$ 21.28	\$ 22.46	\$ 19.92
Administrative fund assessment as percentage of health premiums (LAPAS CODE - New)	Not Available	0.03%	0.02%	0.02%	0.03%
Fraud assessment as percentage of subject premiums (LAPAS CODE - New)	Not Available	0.04%	0.04%	0.04%	0.04%



6. (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 continue progress on ongoing initiatives to improve consumer and industry service and information access via internet.

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 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
S	Number of technology projects planned to maximize employee productivity, improve or maintain compatibility with regulated entities, and warehouse data (LAPAS CODE - 22835)	3	3	3	3	2	2
S	Percent of technology planned projects completed which maximize employee productivity, improve or maintain compatibility with regulated entities, or warehouse data. (LAPAS CODE - 22836)	100%	100%	100%	100%	100%	100%



165_2000 — Market Compliance

Program Authorization: The Louisiana Constitution of 1974, Article IV, Section 11; Title 36, Chapter 17 of the Louisiana Revised Statutes; Title 22 of the Louisiana Revised Statutes; Act 83 of 1977 (Reorganization Act); Act 477 of 1992 (Reorganization Act); Act 850 of 1984 (Equal Opportunity in Insurance); Act 517 of 1992, (Operations of the Louisiana Insurance Guaranty Association with the Louisiana Department of Insurance); Act 1312 of 1999 (Insurance Fraud Assessment); Act 293 of 2003 (Insurance Fraud); Act 158 of 2000 (Producer Licensing), Act 351 of 2003 (Flexible Rating), Act 711 of 2004 (Automobile Theft and Insurance Fraud Prevention Authority)

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); and serve as advocate for the state's insurance consumers by enforcing existing laws fairly and consistently and by proposing new laws as necessary

The Market Compliance Program includes the following activities:

Office of Receivership – Oversees, with court-approval, the liquidation of assets of companies in receivership and brings them to a final court-approved closure.

Office of Licensing & Compliance - Oversees the licensing of producers and insurers in the state, investigates complaints related to Life & Annuity coverage's, reviews and approves/disapproves Life & Annuity contract/policy forms. In addition this the Office of Licensing & Compliance entails the following:

- Producer Licensing- Oversees new and renewal licensing of producers, insurance adjusters and public adjusters.
- Company Licensing- Oversees the licensing of all insurers and insurance related entities that require licensure in the state, including initial applications for license and all subsequent filings and applications.
- Consumer Affairs- Investigates consumer complaints related to Life & Annuity coverage's.
- Forms Review- Reviews and approves or disapproves all Life & Annuity contract/policy forms.

Office of Health Insurance - Reviews initial and renewal licensing applications from Medical Necessity Review Organizations (MNRO's) and performs statutory examinations of MNRO's, investigates health insurance related consumer complaints, reviews and approves/disapproves contract/policy forms, advertising and rates, provides health-insurance related information to senior citizens. In addition, this activity entails the following:

- HIPPA Quality Management- Investigates consumer complaints and performs forms review/approval of contract/policy forms, advertising and rates related to major medical and excess/stop-loss health related coverage's, enforces state and federal laws related to HIPPA, and handles complaints related to prompt payment of major medical claims.



- Supplemental Health/MNRO- Investigates consumer complaints and handles forms, advertising and rate review and approval/disapproval for Medicare Insurance Supplements; reviews licensing applications (initial and renewal), forms and performs statutory examinations of MNRO's and investigates health-insurance related to MNRO's.
- Senior Health Insurance Information Program (SHIIP)- Provides information and programs to assist seniors in matters related to health coverage's and benefits (Medicare, Medicaid, Medicare Supplements, Medicare HMO's for example) to maximize benefits and savings.
- Health Care Commission- Makes recommendations to the commissioner of insurance for reform of health care more affordable and available for Louisiana citizens.

Office of Financial Solvency - Monitors the financial health regulated entities through statutorily mandated field examinations and annual financial analysis, performs market conduct examinations of companies and producers, collects all insurance premium and surplus lines taxes. In addition, this activity entails the following:

- Financial Examinations- Performs financial examinations (field) and financial analysis of regulated entities to monitor their financial well-being and takes remedial action as necessary.
- Market Conduct Examinations- Performs market conduct examinations of insurers and producers to assure that policyholders, claimants and beneficiaries are being treated fairly and in line with laws, rules and regulations.
- Insurance Premium and Surplus Lines Tax- Performs annual desk examinations of all insurer tax returns filed, perform field examinations of selected surplus lines brokers, and collects all premium and surplus lines taxes are collections for the State General Fund.
- Actual Services- Provides actuarial analysis of insurance legislation provides actuarial expertise in analysis of reserve liabilities of insurers.

Office of Property & Casualty Insurance - Performs preparatory and support work for insurance rating in handling of rate and rule change submissions and reviews and as necessary acts on rates requiring approval, investigates consumer complaints against Property & Casualty contract/policy forms. In addition, this activity entails the following:

- Rate & Rule- Performs preparatory, support and actuarial work related to rates and rules submissions.
- Consumer Affairs- Investigates consumer complaints against Property & Casualty insurers and producers.
- Forms Review- Reviews and approves/disapproves Property & Casualty forms filings.
- LA Property & Casualty Insurance Commission- Reviews and examines factors affecting the availability and affordability of property and casualty insurance (auto, homeowners and worker's compensation) and report's recommendations to the Governor, the Commissioner of Insurance and the Legislature.

Office of Legal Services - Represents the department in hearings, promulgates rules and regulations, provides legal and policy opinions as requested by department staff, oversees the investigation of suspected incidents of claim fraud and producer/company fraud in the state. In addition this activity entails the following:

- Legal Services- Represents the department in hearings, promulgates rules and regulations, provides internal legal and policy opinions, as requested by department staff.

- Fraud- Investigates suspected incidents of claim fraud and producer/company fraud, and as appropriate, refers cases to law enforcement for further handling; performs background checks for producer and company licensing divisions.
- LA Auto Theft & Insurance Fraud Prevention Authority- Combats vehicles insurance fraud, including fraud by theft and other criminal acts. By law, the Authority solicits and accepts gifts, grants, donations, loans and other assistance from various entities which are deposited into a statutory dedicated fund. Provides bait cars and license plate readers to law enforcement and auto theft programs to the middle and high school students.

Market Compliance Budget Summary

	Prior Year Actuals FY 2009-2010	Enacted FY 2010-2011	Existing Oper Budget as of 12/1/10	Continuation FY 2011-2012	Recommended FY 2011-2012	Total Recommended Over/(Under) EOB
Means of Financing:						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State General Fund by:						
Total Interagency Transfers	0	0	435,681	435,681	435,681	0
Fees and Self-generated Revenues	15,771,864	16,626,737	16,626,737	18,218,141	17,664,433	1,037,696
Statutory Dedications	1,038,300	1,095,183	1,282,183	1,317,136	1,315,748	33,565
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	605,726	548,593	2,318,273	2,025,981	2,025,981	(292,292)
Total Means of Financing	\$ 17,415,890	\$ 18,270,513	\$ 20,662,874	\$ 21,996,939	\$ 21,441,843	\$ 778,969
Expenditures & Request:						
Personal Services	\$ 14,141,029	\$ 14,874,162	\$ 15,199,892	\$ 16,654,289	\$ 16,156,385	\$ 956,493
Total Operating Expenses	616,273	770,338	703,365	675,552	669,764	(33,601)
Total Professional Services	2,192,369	1,955,821	4,156,698	4,096,999	4,069,590	(87,108)
Total Other Charges	466,219	670,192	602,919	570,099	546,104	(56,815)
Total Acq & Major Repairs	0	0	0	0	0	0
Total Unallotted	0	0	0	0	0	0
Total Expenditures & Request	\$ 17,415,890	\$ 18,270,513	\$ 20,662,874	\$ 21,996,939	\$ 21,441,843	\$ 778,969
Authorized Full-Time Equivalents:						
Classified	184	179	179	179	177	(2)
Unclassified	20	20	20	20	20	0
Total FTEs	204	199	199	199	197	(2)



Source of Funding

This program is funded from Fees and Self-generated Revenues, Statutory Dedications and Federal Funds. The Fees and Self-generated Revenues are derived from various fees and licenses authorized by R.S. 22 and the La. Insurance Rating Commission assessment authorized by R.S. 22:1419. The Statutory Dedications are funded by the Administrative Fund (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 from the Automobile Theft and Insurance Fraud Prevention Authority Fund (R.S. 22:2134); and the Insurance Fraud Investigation Fund (R.S. 22:2134) from assessments on various policies written in Louisiana. The Federal Funds are provided under the Health Care Financing Research, Demonstration and Evaluations Information Grant made under the authority of Section 4360 of the Omnibus Budget Reduction act of 1990 (Public Law 101-508). (Per R.S. 39:36B.(8), see table below for a listing of expenditures out of each Statutory Dedicated fund.)

Market Compliance Statutory Dedications

Fund	Prior Year Actuals FY 2009-2010	Enacted FY 2010-2011	Existing Oper Budget as of 12/1/10	Continuation FY 2011-2012	Recommended FY 2011-2012	Total Recommended Over/(Under) EOB
Administrative Fund- Department of Insurance	\$ 663,352	\$ 707,420	\$ 707,420	\$ 742,373	\$ 740,985	\$ 33,565
Insurance Fraud Investigation Fund	362,762	362,763	549,763	549,763	549,763	0
Auto. Theft and Insurance Fraud Prev. Auth. Fund	12,186	25,000	25,000	25,000	25,000	0

Major Changes from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ 2,392,361	0	Mid-Year Adjustments (BA-7s):
\$ 0	\$ 20,662,874	199	Existing Oper Budget as of 12/1/10
Statewide Major Financial Changes:			
0	396,380	0	State Employee Retirement Rate Adjustment
0	92,343	0	Group Insurance for Active Employees
0	51,438	0	Group Insurance for Retirees
0	496,410	0	Salary Base Adjustment
0	(335,835)	0	Attrition Adjustment
0	(146,857)	(2)	Personnel Reductions
0	(23,815)	0	Administrative Law Judges
0	541,197	0	27th Pay Period
Non-Statewide Major Financial Changes:			



Major Changes from Existing Operating Budget (Continued)

General Fund	Total Amount	Table of Organization	Description
0	(292,292)	0	Non-Recur of Federal Funds
\$ 0	\$ 21,441,843	197	Recommended FY 2011-2012
\$ 0	\$ 0	0	Less Supplementary Recommendation
\$ 0	\$ 21,441,843	197	Base Executive Budget FY 2011-2012
\$ 0	\$ 21,441,843	197	Grand Total Recommended

Professional Services

Amount	Description
\$4,069,590	Accounting, auditing, and legal contracts to assist the department in fulfilling legislatively mandated examinations of insurers, actuarial reviews of rate submissions, outreach programs, etc.
\$4,069,590	TOTAL PROFESSIONAL SERVICES

Other Charges

Amount	Description
	Other Charges:
\$212,000	Services associated with the Auto Theft and Insurance Fraud Prevention Authority.
\$212,000	SUB-TOTAL OTHER CHARGES
	Interagency Transfers:
\$56,000	Office Of Elderly Affairs
\$33,366	Department of Civil Service/ Law for administrative hearings
\$7,579	DOA - State Mail
\$139,930	Legal services provided by the Department of Justice
\$84,219	Office of Telecommunications Management for telephone services
\$10,000	Office of the State Register
\$2,500	DOA - State Printing
\$139	DOA - Forms Management
\$371	Secretary of State - Miscellaneous Boxes
\$334,104	SUB-TOTAL INTERAGENCY TRANSFERS
\$546,104	TOTAL OTHER CHARGES



Acquisitions and Major Repairs

Amount	Description
\$0	This program does not have funding for Acquisitions and Major Repairs for Fiscal Year 2011-2012
\$0	TOTAL ACQUISITIONS AND MAJOR REPAIRS

Performance Information

- 1. (KEY) Through the Office of Receivership activity, to bring to court-approved closure all estates of companies in receivership at the beginning of FY 2001 by the end of FY 2011, and to bring to court-approved closure within 5 years of their being in receivership estates of all companies placed in receivership after July 1, 2008.**

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: Recovered assets of companies in receivership go to the companies' creditors, two of which are the Louisiana Insurance Guaranty Association (LIGA) and the Louisiana Life and Health Insurance Guaranty Association (LLHIGA). Neither the Department of Insurance nor the State General Fund receive any monies from the recovered assets of these companies. All final closures must be court approved.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K	Number of companies brought to final closure (LAPAS CODE - 904)	3	3	2	2	1	1
K	Total recovery of assets from liquidated companies (LAPAS CODE - 908)	\$ 41,846,965	\$ 17,327,963	\$ 18,592,845	\$ 18,592,845	\$ 5,995,458	\$ 5,995,458



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Number of companies in receivership at beginning of fiscal year (LAPAS CODE - 12273)	19	20	18	15	10
Average number of months estates currently in receivership have been held in receivership (LAPAS CODE - New)	Not Available	Not Available	54	66	68

2. (KEY) Through the Office of Licensing and Compliance activity, to oversee the licensing of producers 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. In April 2009, DOI began renewing licenses in the producer's birth month.

Performance Indicators

Level	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K	Number of new producer licenses issued (LAPAS CODE - 6416)	28,000	16,423	28,000	28,000	21,000	21,100
K	Number of producer license renewals processed (LAPAS CODE - 6417)	38,000	51,601	38,000	38,000	31,300	31,300
K	Number of company appointments processed (LAPAS CODE - 934)	475,000	506,098	475,000	475,000	545,850	500,000

At this time, DOI does not have a performance indicator for claims adjusters, but the department anticipates processing approximately 7,000 first time claims adjuster applications.



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Total number of licensed producers (LAPAS CODE - 933)	74,723	83,553	84,582	93,096	86,623
Total number of claims adjusters (LAPAS CODE - New)	Not Available	Not Available	Not Available	24,938	32,015

3. (KEY) Through the Company Licensing Division of the Office of Licensing & Compliance, to review company applications for Certificates of Authority within an average of 90 days, all other licensing and registration applications within 60 days and complete reviews of Certificates of Compliance and No Objection Letters within an average of 20 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

Performance Indicators

Level	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K	Average number of days to review Certificate of Authority/Surplus Lines applications (LAPAS CODE - 22844)	90	112	90	90	90	90
K	Average number of days to review all other licensing/ registration applications (LAPAS CODE - 22845)	90	46	60	60	30	30
K	Average number of days to review Certificate of Compliance/No Objection Letter requests (LAPAS CODE - 22846)	60	13	30	30	15	15
K	Percentage of all applications/requests processed within the performance standard (LAPAS CODE - 22847)	60%	85%	75%	75%	80%	80%
K	Average number of days to review all company filings and applications (LAPAS CODE - 6420)	80	47	60	60	60	60



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Number of company licensing applications and filings received (LAPAS CODE - 940)	631	643	595	579	665
Number of company licensing applications and filings processed (LAPAS CODE - 941)	453	670	607	543	617

4. (KEY) Through the Consumer Affairs Division, to assist consumers by investigating to conclusion consumer complaints against Life & Annuity insurers and producers within 40 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: 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 terms and conditions of the policy. A consumer may expect payment for an item not covered by the policy or may not be happy with the way a claim 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 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K Average number of days to investigate to conclusion a Life & Annuity (L&A) complaint (LAPAS CODE - 13958)	70	29	60	60	40	40
K Percentage of L&A complaint investigations completed within the performance standard (LAPAS CODE - 22848)	70%	88%	70%	70%	70%	70%



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Amount of claim payments/premium refunds recovered for complainants (LAPAS CODE - 13959)	\$ 1,661,868	\$ 1,184,194	\$ 1,935,824	\$ 1,633,359	\$ 1,626,822
Number of L&A complaints received (LAPAS CODE - 13960)	486	490	464	441	450
Number of L&A complaint investigations concluded (LAPAS CODE - 13961)	501	505	471	458	449

5. (KEY) Through the Life & Annuity, for the Policy Forms Review Division to pre-approve/disapprove all contract/policy forms, 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: Unless approved under the terms of the Interstate Insurance Product Regulation Compact, all contract/policy forms must be reviewed/approved by DOI before they can be offered for sale in the state. Delays in the process can result in the state's 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 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K Average number of days to process L&A contract/policy forms (LAPAS CODE - 13988)	40	15	25	25	25	
K Percentage of L&A contract/policy forms reviews completed within 30 days (LAPAS CODE - 22849)	60%	84%	60%	60%	70%	



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Percentage of L&A contract/policy forms approved (LAPAS CODE - 13987)	92%	89%	90%	91%	89%
This was a key indicator in the past, changed to general indicator since it is only used to measure on an annual basis.					
Number of L&A contract/policy forms received (LAPAS CODE - 13990)	7,626	7,998	8,468	8,273	6,002
Number of L&A contract/policy forms processed (LAPAS CODE - 13991)	7,606	7,960	8,450	8,234	5,974

6. (KEY) Through the Office of Health Insurance, to investigate to conclusion consumer health-insurance related complaints within 42 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: 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 insurance company 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 be happy with the way the claim 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 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K Average number of days to investigate to conclusion a consumer health complaint (LAPAS CODE - 987)	42	45	42	42	42	42
K Percentage of health complaint investigations concluded within 42 days (LAPAS CODE - 22856)	70%	60%	70%	70%	70%	70%



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Amount of claim payments/premium refunds recovered for health coverage complainants (LAPAS CODE - 989)	\$ 1,144,461	\$ 1,366,944	\$ 1,135,576	\$ 1,266,820	\$ 2,247,996
This was erroneously reported in LaPAS at EOY 2009. Fourth quarter results were reported without combining the total with prior quarters of FY 08-09. This restated amount more accurately reflects the total for 2008-09.					
Number of health complaints received (LAPAS CODE - 6424)	1,098	1,319	1,349	1,500	1,495
These results were erroneously reported in LaPAS at EOY 2008-09.					
Number of health complaint investigations concluded (LAPAS CODE - 6425)	1,060	1,362	1,347	1,384	1,463
These results were erroneously reported in LaPAS at EOY 2008-09.					
Amount of claim payments/premium refunds recovered from self-insured plans (LAPAS CODE - New)	\$ 79,545	\$ 131,824	\$ 135,616	\$ 121,164	\$ 100,147

7. (KEY) Through the Office of Health Insurance activity, to pre-approve or disapprove all major medical, supplemental health policies, contract forms and rates and advertising as authorized within an average of 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 DOI 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

Performance Indicator Name	Performance Indicator Values					
	Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K Average number of days to process health contract/policy forms (LAPAS CODE - 12290)	30	35	30	30	35	35
K Percentage of Health contract/policy forms reviews completed within the performance standard (LAPAS CODE - 22857)	79%	63%	65%	65%	65%	65%



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Percentage of health contract/policy forms, advertising and rates approved (LAPAS CODE - 985)	81%	88%	77%	74%	82%
Number of health contract and/or policy forms, advertising and rates received (LAPAS CODE - 986)	6,465	5,409	6,168	5,668	6,459
Number of health contract/policy forms, advertising and rates processed (LAPAS CODE - 10212)	6,556	5,544	6,282	6,337	6,695

8. (KEY) Through the Supplemental Health/MNRO Section of the Office of Health, to review licensing applications and filings (new and renewal) for MNROs and perform statutory examinations.

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: MNRO's (Medical Necessity Review Organizations) must, by statute, be examined no less frequently than once every three years. The first cycle began in fiscal 2003/04. Complaints or other indications of problems may lead to examination of an MNRO earlier than its scheduled examination date. Exit examinations may also occur earlier than the scheduled statutory examination date.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K	Number of MNROs examined (LAPAS CODE - 14044)	21	20	36	36	18	18
Statute requires that MNRO's be examined at least once every three years. As of October 19, 2010, there are 84 MNRO licenses.							
K	Average number of days to process MNRO Applications (LAPAS CODE - 22858)	120	79	120	120	120	90
This is a function that involves both the Office of Health and the Office of Licensing.							



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Number of MNRO filings and applications (new and renewal) received (LAPAS CODE - 12134)	129	109	103	109	82
Number of MNRO filings and applications (new and renewal) processed (LAPAS CODE - 12147)	124	105	102	104	92
Average number of days to process MNRO annual reports (LAPAS CODE - 22859)	31	26	30	26	20

9. (KEY) To assist senior citizens 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: SHIIP (Senior Health Insurance Information Program) is funded by federal grant. Savings to seniors are calculated using a formula developed by the Federal Health Care Financing Administration. 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. Savings, if any, depend upon the situation of the individual senior being counseled.

Performance Indicators

L e v e l Performance Indicator Name	Performance Indicator Values					
	Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K Number of seniors receiving services (telephone, home-site, fairs, group presentations, etc.) (LAPAS CODE - 12125)	12,500	37,318	14,000	40,000	32,000	32,000
The increase is a combination of outreach efforts from DOI SHIIP staff and partner organizations across the state.						
K Number of senior health group presentations provided (LAPAS CODE - 999)	175	443	200	475	350	350



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Number in attendance at senior health group presentations (LAPAS CODE - 996)	13,678	9,452	29,019	17,816	20,584
Number of senior health volunteer counselor training sessions conducted (LAPAS CODE - 17795)	8	0	11	8	8
Number of senior health publications distributed (LAPAS CODE - 1000)	63,226	35,152	66,887	111,433	25,067
Estimated savings to counseled senior health clients (LAPAS CODE - 995)	\$ 1,634,375	\$ 460,324	\$ 4,834,350	\$ 4,218,517	\$ 3,198,929

10. (KEY) Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.

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 5 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. A zone examination is an examination involving other states in which a company does business; zone exams are fairly rare.



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K	Number of market conduct examinations performed (LAPAS CODE - 6411)	4	10	5	5	10	10
K	Number of companies analyzed - market conduct (LAPAS CODE - 11937)	211	146	140	140	140	140
K	Percentage of domestic companies examined - financial (LAPAS CODE - 11938)	10%	18%	17%	17%	18%	18%
K	Percentage of filings by domestic companies analyzed - financial (LAPAS CODE - 11939)	100%	91%	100%	100%	95%	95%
K	Percentage of companies other than domestic companies analyzed - financial (LAPAS CODE - 11940)	4%	7%	3%	3%	4%	4%
S	Number of zone examinations in which participating states file dissenting (minority) reports (LAPAS CODE - 13869)	0	0	0	0	0	0

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Number of companies examined - financial (LAPAS CODE - 6410)	43	27	42	24	29
Number of companies analyzed - financial (LAPAS CODE - 6412)	176	116	184	194	253



Market Compliance General Performance Information (Continued)

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Number of companies in administrative supervision at beginning of fiscal year (LAPAS CODE - 13768)	3	3	2	2	8
Number of companies placed in administrative supervision during fiscal year (LAPAS CODE - 921)	0	0	0	7	0
Number of companies returned to good health/ removed from supervision during fiscal year (LAPAS CODE - 922)	0	1	0	1	0
Number of filings of domestic companies analyzed (LAPAS CODE - 22850)	Not Available	638	711	637	622

11. (KEY) To continue to perform field audits of selected surplus lines brokers and desk examinations of all premium tax returns.

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 surplus lines broker is a person who solicits, negotiates or procures a policy of insurance with an approved, unauthorized insurer, known as a surplus lines company, when insurance cannot be obtained from insurers licensed to do business in the state. All premium tax returns undergo desk examination.

Performance Indicators

Level	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K	Additional taxes and penalties assessed as a result of audit in \$ millions (LAPAS CODE - 889)	\$ 1.50	\$ 0.95	\$ 0.70	\$ 0.70	\$ 0.70	\$ 0.70
S	Percentage of surplus lines brokers examined (LAPAS CODE - 6396)	6%	7%	5%	5%	5%	5%



Performance Indicators (Continued)

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
	This performance standard is increased as the number of surplus lines producers has increased.						
S	Number of field examinations of surplus lines brokers performed (LAPAS CODE - 900)	80	134	90	90	100	100
S	Number of desk examinations performed for tax purposes (LAPAS CODE - 901)	2,800	3,156	3,000	3,000	3,600	3,600
	This performance standard is increased as the number of surplus lines producers has increased.						

12. (KEY) Through the Consumer Affairs Division of the Office of Property & Casualty, to investigate to conclusion consumer complaints against Property & Casualty insurers and producers within an average of 75 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: 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 terms and conditions of the policy. A consumer may expect payment for an item not covered by the policy or may not be happy with the way a claim 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 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K	Average number of days to conclude a P&C complaint investigation (LAPAS CODE - 10204)	95	33	80	80	75	75



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Amount of claim payments and/or premium refunds recovered for P&C complainants (LAPAS CODE - 954)	\$ 29,249,809	\$ 32,392,279	\$ 14,129,221	\$ 8,475,358	\$ 2,340,956
Number of P&C complaints received (LAPAS CODE - 14211)	10,021	4,398	2,551	3,010	2,117
The volume of calls following the Hurricane season of 2005 resulted in delays inputting cases into the computer tracking system. The number of complaints reported in the Department of Insurance Annual Report (2005-06 and subsequent) more accurately reflects the 2005-06 experience. Note that this change is supported by the number of P&C complaints concluded during the two year period 2005-2007. Data tracking since July 2007 relies on improved software and improved management of the information.					
Number of P&C complaints investigations concluded (LAPAS CODE - 14212)	6,718	8,143	3,609	3,186	2,049

13. (KEY) Through the Forms Review Division within the Office of Property & Casualty, to pre-approve or disapprove all contract forms for use by 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 DOI before they can be offered for sale in the state. Delays in the process can result in the state's 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

Level	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K	Average number of days to process P&C contract/policy forms (LAPAS CODE - 13939)	35	25	35	35	30	30
K	Percentage of P&C contracts/policy forms reviews completed within 30 days (LAPAS CODE - 22852)	65%	45%	65%	65%	55%	55%



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Percentage of P&C contract/policy forms approved (LAPAS CODE - 13940)	41%	52%	52%	54%	60%
Percentage of all forms filed. This percentage does not recognize conditional approvals, forms received for informational purposes only, forms withdrawn and filings where companies adopt filing organizations' forms which the department had previously approved for use in Louisiana.					
Number of P&C contract/policy forms received (LAPAS CODE - 13942)	18,198	22,194	25,465	22,614	23,631
Number of P&C contract/policy forms processed (LAPAS CODE - 13943)	18,074	20,266	25,095	24,121	23,444
Percentage of P&C contract/policy forms disapproved (LAPAS CODE - New)	48%	41%	34%	28%	31%

14. (SUPPORTING) Through the Rate and Rule Division of the Office of Property & Casualty, to provide necessary preparatory activities for rate and rule change submissions that require action 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

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 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
S	Average number of days from receipt of submission/ rate filing by Office of Property & Casualty to referral to actuarial staff (LAPAS CODE - 13945)	20	17	18	18	15	15
S	Average number of days from receipt of filing/ submission by actuary from Office of Property & Casualty support staff to actuary's recommendation (LAPAS CODE - 13949)	9	14	13	13	14	14
S	Average number of days from receipt of rate filing/ submission to final action by DOI (LAPAS CODE - 20282)	29	31	31	31	32	32

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Total written premiums for calendar year ending during fiscal year (property, casualty, surety and inland marine) subject to regulation by the DOI - in \$ billions (Includes surplus lines and residual market) (LAPAS CODE - 974)	\$ 8.180	\$ 9.060	\$ 9.940	\$ 9.380	\$ 9.430
Total premiums written for calendar year ending during fiscal year (property, casualty, surety & inland marine) classified as surplus lines in \$ billions (LAPAS CODE - 22853)	\$ 0.90	\$ 1.26	\$ 1.06	\$ 0.99	\$ 0.99
Total written premiums for calendar year ending during fiscal year (property, casualty, surety & inland marine) classified as residual market in millions (LAPAS CODE - 22854)	\$ 130.00	\$ 187.70	\$ 265.90	\$ 281.07	\$ 222.90
Number of submissions reviewed by actuary (LAPAS CODE - 971)	646	623	594	559	603
Average percentage change in rates at fiscal year end (LAPAS CODE - 22181)	2.00%	0.70%	0.21%	0.75%	0.66%



15. (KEY) Through the Fraud Section, to reduce incidences of insurance fraud in the state through screening of licenses, 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 at a later date. DOI performs biographical background checks on the officers, directors, 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 that 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 2009-2010	Actual Yearend Performance FY 2009-2010	Performance Standard as Initially Appropriated FY 2010-2011	Existing Performance Standard FY 2010-2011	Performance At Continuation Budget Level FY 2011-2012	Performance At Executive Budget Level FY 2011-2012
K	Percentage of initial claim fraud complaint investigations completed within 10 days (LAPAS CODE - 12276)	85%	98%	85%	85%	85%	85%
K	Percentage of background checks completed within 15 days (LAPAS CODE - 12278)	60%	85%	85%	85%	85%	85%

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Number of claim fraud investigations opened (LAPAS CODE - 12282)	1,290	1,560	1,090	1,747	2,213
Number of claim fraud investigations referred to law enforcement (LAPAS CODE - 959)	267	346	285	425	476
Number of producer/company investigations opened (LAPAS CODE - 12279)	251	114	67	97	97

This indicator has changed from counting producer and company investigations to counting only producers investigations. New separate indicators are added to count company investigations separately. This differs from LaPAS due to the new indicator accounting for claims adjuster investigations. The claims adjuster's investigations were subtracted from the key indicator of producer/company investigations and are now counted separately.



Market Compliance General Performance Information (Continued)

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2005-2006	Prior Year Actual FY 2006-2007	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010
Number of producer/company investigations referred to law enforcement (LAPAS CODE - 12281)	20	23	40	12	22
This indicator has changed from counting producer and company investigations to counting only producers investigations. New seperate indicators are added to count company investigations seperately.					
Number of background checks performed for company and producer licensing divisions (LAPAS CODE - 962)	1,430	2,221	1,778	1,715	1,372
Number of company investigations opened (LAPAS CODE - New)	4	5	6	21	33
Will measure thr number of company investigations that are opened during the fiscal year.					
Number of company investigations referred to law enforcement (LAPAS CODE - New)	1	0	0	2	0
Will measure the number of company investigations that were referred to law enforcement during the fiscal year.					
Number of claims adjuster investigations opened (LAPAS CODE - 23502)	Not Available	Not Available	13	8	4
Will measure the number of investigations on claims adjusters that were opened during the fiscal year. Licensing of claims adjusters began in January 2007.					
Number of claims adjuster investigations referred to law enforcement (LAPAS CODE - New)	Not Available	Not Available	0	3	0
Will measure the number of claims adjusters that were referred to law enforcement during the fiscal year.					

