

POYDRAS BUILDING



LDI Louisiana
Department of
Insurance

2021-2022 Annual Report

James J. Donelon, Commissioner of Insurance

LOUISIANA DEPARTMENT OF INSURANCE

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LOUISIANA DEPARTMENT OF INSURANCE
JAMES J. DONELON
COMMISSIONER

March 13, 2023

Honorable Members of the Louisiana Legislature:

I respectfully submit the Louisiana Department of Insurance (LDI) Annual Report for your review. I am pleased to have the opportunity to share with the Legislature and the public a description of the operations performed by the LDI and the quantification of our performance during the 2021-2022 fiscal year as required by statute.

The LDI works diligently to balance the needs of insurance consumers with the insurance industry's need to operate profitably. We work to protect policyholders by overseeing insurer compliance with state laws and regulations while striving to build a competitive marketplace in accordance with our mission to make insurance affordable and available.

In 2021, Hurricane Ida struck and became the second-most damaging hurricane to make landfall in our state's history. Policyholders filed 478,417 claims of all types, and insurers paid or reserved to pay \$13.9 billion in insured losses. The unprecedented losses from the worst back-to-back hurricane seasons in our state's history, plus major challenges in the Florida market and global reinsurance industry, led to the failure of several homeowners insurers doing business in Louisiana. The LDI spent much of 2021 and 2022 working to assist the policyholders of these failed companies navigate the complexities of having their open claims transferred to the Louisiana Insurance Guaranty Association and binding a policy with Louisiana Citizens.

All the while, the LDI assisted consumers with their claims at insurance resource centers, created radio advertisements advising people how to navigate their insurance claims, and assisted them through the complaint process. During the 2022 Legislative Session, the LDI proposed a successful package of legislation to strengthen our state's property insurance market and increase consumer protections for policyholders.

Thank you for your interest in and support of the LDI's regulatory responsibilities and be assured that I look forward to working with you to continue to strengthen Louisiana's insurance market for the benefit of our state's citizens and businesses.

Very Truly Yours,

James J. Donelon
Commissioner of Insurance



2021 – 2022
Annual Report of the
Commissioner of Insurance
State of Louisiana

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

FISCAL YEAR BEGINNING JULY 1, 2021
ENDING JUNE 30, 2022

James J. Donelon
Commissioner of Insurance

www.lidi.la.gov
1-800-259-5300

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



Mission Statement

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

**AGENCY ORGANIZATION CHART
AS OF THE 2021 - 2022 FISCAL YEAR**

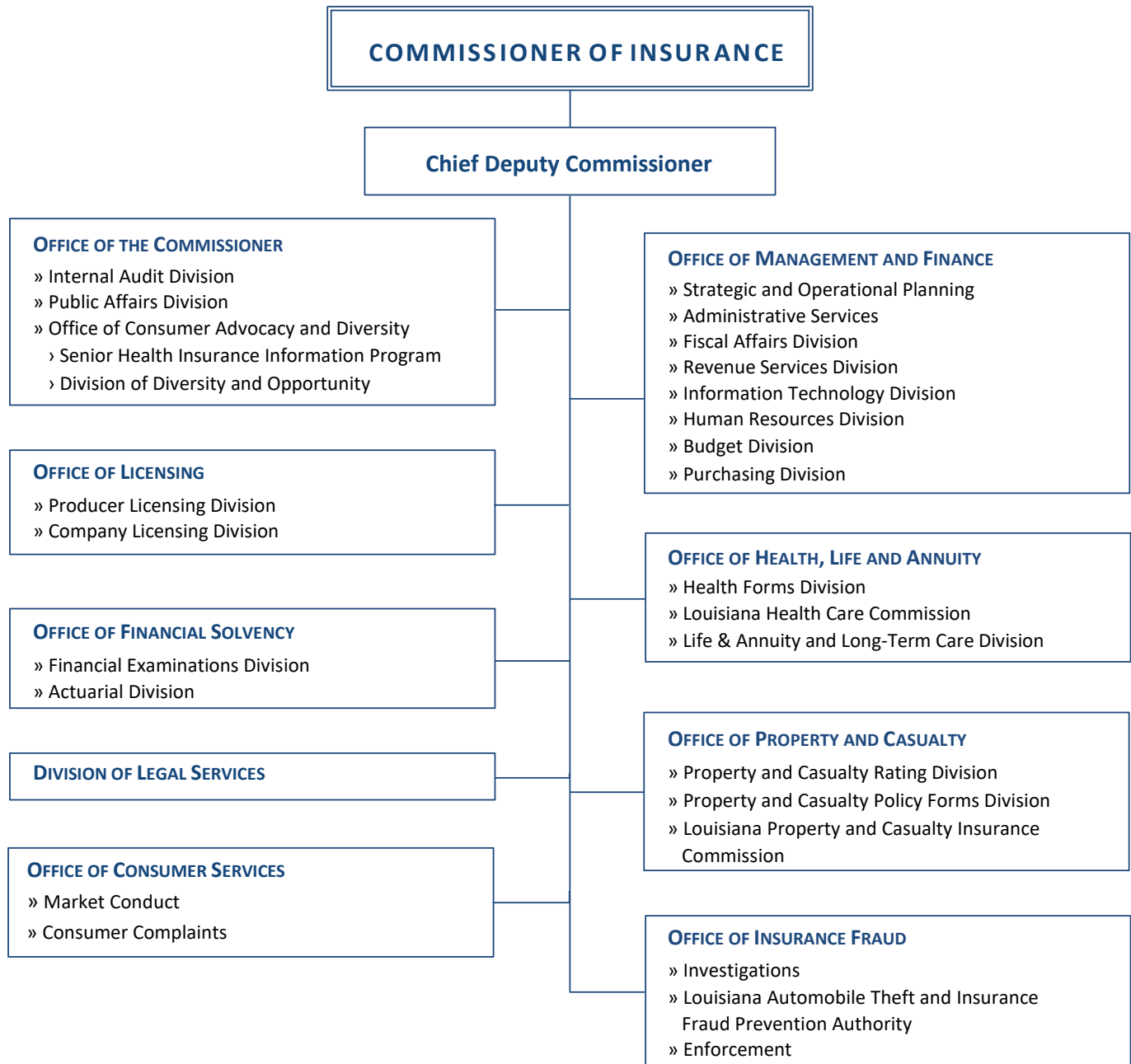


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Executive Summary

EXECUTIVE SUMMARY

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

During the 2021-2022 fiscal year, the LDI's regulatory work was at the forefront of the issues facing our state. Hurricane Ida hit Louisiana just one year after hurricanes Laura, Delta and Zeta, and the LDI ramped up its outreach to constituents about managing their insurance claims while issuing communications to industry reminding companies of their obligations under the Louisiana insurance code. In Fiscal Year 2021-2022, several homeowners insurers failed due to losses from the 2020 and 2021 hurricane seasons, issues in the Florida insurance market, and global reinsurance issues.

The LDI is the third largest revenue generator in the state behind the Department of Revenue and the Department of Public Safety. The LDI collected \$1.263 billion in premium taxes and other sources during Fiscal Year 2021-2022 and transferred 95.8% of it to the state general fund and other destinations. The LDI's budget for the 2021-2022 fiscal year was \$35.05 million, including \$917,000 in federal funds. During the year, the LDI spent \$31.51 million.

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

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

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

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

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



Office of the Commissioner

OFFICE OF THE COMMISSIONER

The Louisiana Department of Insurance was reaccredited by the National Association of Insurance Commissioners in 2019.

INTERNAL AUDIT DIVISION

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

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

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

During Fiscal Year 2021-2022, the division completed nine audits and one consulting engagement. The division made 19 recommendations that were accepted by management to improve controls and the efficiency and effectiveness of the LDI's processes and operations.

The division's Quality Assurance and Improvement Program (QAIP) assesses the quality of the division's performance and its conformance with the Institute of Internal Auditors (IIA) Standards. As part of QAIP, the division continually monitors the quality of its work via workpaper reviews, checklists, engagement evaluations and surveys completed by stakeholders of each engagement conducted. An annual self-assessment conducted during Fiscal Year 2021-2022 found the Internal Audit Division generally conforms to IIA Standards. The division also tracks various performance measure indicators and has met or exceeded its target performance indicators for Fiscal Year 2021-2022.

PUBLIC AFFAIRS DIVISION

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

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

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

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

Immediately following Hurricane Ida in August 2021, the division launched a two-month geo-targeted digital ad campaign to reach homeowners in the parishes affected by the hurricane. The campaign included a special page on the LDI website with insurance information and resources to guide those who sustained damage. In addition, beginning in April and running through June 2022, the division conducted a radio and billboard campaign encouraging policyholders having issues settling their damage claims to take advantage of the Hurricane Ida Mediation Program.

In Fiscal Year 2021-2022, the Public Affairs Division streamlined processes for tracking and managing commissioner speaking engagements and talking points and had a change in its organization with the creation of the Public Information Director position.

OFFICE OF CONSUMER ADVOCACY AND DIVERSITY

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

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

Aspects of the Office of Consumer Advocacy and Diversity’s mission include responding to consumer inquiries, performing quality management audits of consumer complaints and assisting other LDI divisions. The office receives a random 10% sample of consumer complaints for internal audit review and reports any violations of rules, regulations or laws to the appropriate official, division or office of the department, which may take further action as deemed appropriate. The office also performs secondary reviews of complaint files from the Office of Consumer Services upon policyholder request. Because of the need for staff to assist consumers affected by hurricanes Laura, Delta, Zeta and Ida in Fiscal Year 2021-2022, an Office of Consumer Advocacy and Diversity Insurance Specialist was designated to maintain the auditing functions and maintain daily operations.

Table 1 summarizes the inquiries and file audits handled by the Office of Consumer Advocacy and Diversity during Fiscal Year 2021-2022.

TABLE 1 **AUDITS BY COVERAGE TYPE**

<i>Category</i>	<i>Audits</i>	<i>Percent</i>
Property and Casualty	709	86.67%
Health	72	8.80%
Life, Annuity and Long-Term Care	37	4.52%
TOTALS	818	100.0%

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

During this fiscal year, staff coordinated with organizations such as the Federal Emergency Management Agency, the U.S. Department of Housing and Urban Development and the Louisiana Housing Corporation to provide residents with ‘boots-on-the-ground’ services following Hurricane Ida. Staff found most policyholders needed help in reading and understanding their policies, knowing what questions to ask their agents and adjusters, and understanding their rights as policyholders.

OFFICE OF THE COMMISSIONER
OFFICE OF CONSUMER ADVOCACY AND DIVERSITY

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

ACTIVITIES OF THE OFFICE OF CONSUMER ADVOCACY AND DIVERSITY **TABLE 2**
THREE-YEAR HISTORY

	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Speaking Engagements	85	49	37
Informational Packets Distributed	8	1,064	12,845

The office has continued virtual outreach that originated due to the Covid-19 pandemic. Staff were able to reach 603 attendees virtually through presentations to organizations across Louisiana.

One initiative the office was able to conduct virtually was the Homeowner’s 101 class hosted by the U.S. Department of Housing and Urban Development. These classes are geared to help first-time home buyers understand their insurance needs before they purchase a home. During the fiscal year, the office conducted 19 sessions with over 582 attendees. In the future, the office would like to start conducting homeowners classes specifically tailored to disaster recovery, as they are seeing an increase in requests on that topic.

When Hurricane Ida hit southeast Louisiana, the office was able to safely travel to affected areas and assist consumers using proper personal protective equipment (PPE). Staff participated in a Disaster Recovery Outreach Project from Sept. 27, 2021, through June 2022, where they assisted 506 families and made 196 inquiries to insurers on behalf of policyholders. Staff also served as panelists on four webinars where they assisted 123 consumers regarding homeowners insurance and disaster recovery.

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

SENIOR HEALTH INSURANCE INFORMATION PROGRAM

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

Each year during Medicare Open Enrollment, SHIIP helps beneficiaries understand their coverage options and benefits to help them choose the plan that best fits their needs.

During the 2021-2022 fiscal year, the Covid-19 pandemic continued to make SHIIP think outside the box on ways to provide services to Medicare beneficiaries. Throughout each quarter of the year, staff made changes in how they educated, counseled and assisted beneficiaries. Staff returned to in-person presentations and events, but with smaller groups due to continued Covid-19 concerns. Staff continued to provide services by phone and in virtual and drive-thru settings. SHIIP conducted other business by transitioning to virtual meetings with partners and other organizations that play a vital part in the program. SHIIP also conducted online performance reviews of its partners.

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

Another alarming trend is the plethora of what appear to be official mailings and phone calls from the Social Security Administration or Medicare. Medicare beneficiaries respond without realizing their action facilitates the means for an agent to contact them and complete enrollment into a Medicare Advantage Plan that may negatively affect their health care needs. Automated phone calls about Medicare enrollment have become such a problem that the Centers for Medicare & Medicaid Services (CMS) has received more than 20,000 complaints since January 2021. In response, CMS formed a task force to investigate these issues, and the National Association of Insurance Commissioners (NAIC) has referred this issue to its Senior Issues Task Force.

Looking ahead, SHIIP will work to obtain more SHIIP partners in hopes of reaching more Medicare beneficiaries and providing them with honest and reliable information. SHIIP will also continue to participate in training sessions that enable staff and partners to provide the highest quality service to beneficiaries.

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

	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Number of Hours Logged by Counselors	6,514	9,368	19,706
Number of Seniors Receiving Services (provided via telephone, email, postal mail and face-to-face contact)	22,988	42,081	78,958
Number of Senior Health Group Presentations Provided (health fairs, senior fairs and enrollment events)	203	210	490
Number of Individuals in Attendance at Presentations	5,333	7,985	43,432
Number of Senior Health Counselor Training Sessions Conducted (virtual only)	3	1	10
Number of Persons Provided Enrollment Assistance	1,342	1,246	5,078

DIVISION OF DIVERSITY AND OPPORTUNITY

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

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

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

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

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

Diversity and Opportunity accomplishments this fiscal year include:

- Conducted three virtual continuing education agent workshops.
- Responded to 46 inquiries, two of which were requests for assistance obtaining standard contracts with standard insurers.
- Participated in 39 workshops and seminars throughout Louisiana to provide students and consumers with information on educational and employment opportunities within the insurance industry.
- Worked with the Eighth Episcopal District of the African Methodist Episcopal Church (consists of approximately 115 churches in Louisiana and their congregations) to distribute information created by the division and assist them in obtaining proper insurance coverage for the church and for underinsured and uninsured congregations.

OFFICE OF THE COMMISSIONER
OFFICE OF CONSUMER ADVOCACY AND DIVERSITY

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

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

	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Agents/Agencies Assisted	15	17	25
Consumer/Producer Complaints/General Information Cases Handled	69	54	55
Complaints Referred to Consumer Services	7	9	4
Training/Seminars Conducted	39	34	31
Training/Seminar Attendees	1,541	1,218	933
Business Plan Assistance	1	1	2
Company Positions Posted	5	4	2
Industry Jobs Obtained From Postings	1	0	0
Agents Assisted With Obtaining Contracts	2	7	2
Students Who Completed Invest Program	0	0	337

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

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

Helpful Links

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

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

LDI videos on YouTube, www.youtube.com/user/LAInsuranceDept, allow viewers to watch informational videos on insurance topics.

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

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



Office of Management and Finance

OFFICE OF MANAGEMENT AND FINANCE

The Office of Management and Finance oversees the day-to-day operations of the LDI to make sure employees have the facilities, supplies and services they need to perform their duties effectively and efficiently and that the LDI follows laws and best practices in managing its finances, operations and assets. It is the LDI's largest office with 40 full-time employees and two student workers.

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

The LDI is the third-largest revenue generator in the state behind the Department of Revenue and the Department of Public Safety. The LDI collected \$1.263 billion in premium taxes and other sources during Fiscal Year 2021-2022 and transferred 95.8% of it to the state treasurer for distribution to the State General Fund and other dedicated funds and/or entities. The LDI's budget for the 2021-2022 fiscal year was \$35.05 million, including \$917,000 in federal funds. During the year, the LDI spent \$31.51 million.

STRATEGIC AND OPERATIONAL PLANNING

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

Strategic and Operational Planning also collects information for legislative fiscal notes and writes economic and family impact statements for all rules promulgated by the LDI. During the 2022 Regular Legislative Session, the office provided information to the Legislative Fiscal Office for its development of 22 fiscal notes.

FISCAL AFFAIRS DIVISION

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

In Fiscal Year 2021-2022, revenue at the LDI totaled \$1.263 billion, a 7.8% increase from the previous year. Revenues grew because of growth in premium tax collections and enhanced regulation and collection of fees.

The LDI serves as a collection agent for many other entities and distributes money to both the State General Fund and dedicated programs. In Fiscal Year 2021-2022, the LDI transferred \$1.210 billion to the state treasury and specific programs, an increase of 7.5% over the previous year. This money from insurance premium taxes, insurance rating assessments and most of the insurance fraud assessment represents 95.7% of the resources the LDI collects. It is not used to finance the department's operations.

Only 4.3% of the revenue collected by the LDI, or \$54.1 million, was available to finance the operations of the LDI. Receipts from regulatory fees; the Health Insurance Portability and Accountability Act Assessment (HIPAA); federal grants for the Senior Health Insurance Information Program; \$709,272 of the Insurance Fraud Assessment; and funds from the Louisiana Automobile Theft and Insurance Fraud Prevention Authority covered the costs of the work of the LDI.

The actual spending of the LDI is much lower. The LDI's budgetary authority from the Legislature for the 2021-2022 fiscal year was \$35.051 million. In Fiscal Year 2021-2022, the LDI spent \$31.51 million.

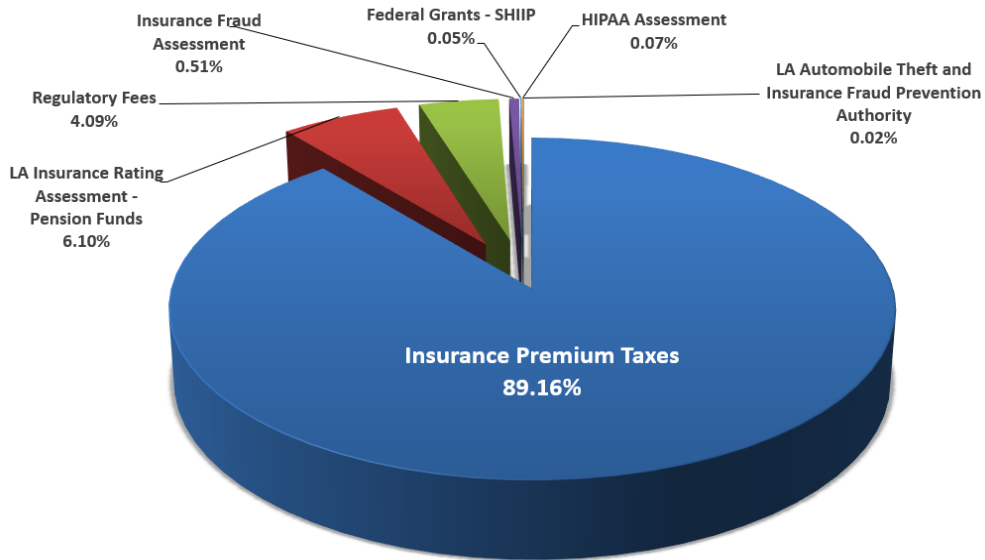
Collected revenue that is above the LDI's budget authority and any unspent funds at the end of the year revert to the general fund.

DEPARTMENT FUND SOURCES

The LDI receives money from a variety of sources. Of the \$1.263 billion the LDI received, 89%, or \$1.127 billion, came from premium taxes. In the most recent fiscal year, the LDI also collected \$77.1 million in rating assessments for pension funds and \$51.7 million in regulatory fees and licenses. The LDI also collected \$6.4 million in the Insurance Fraud Assessment, which excludes \$187,000 that was transferred to the Louisiana Automobile Theft and Insurance Fraud Prevention Authority Fund.

For an overview of the major categories of funds collected by the LDI and where they come from, see Chart 1 and Table 5 on page 16.

CHART 1 TOTAL FISCAL YEAR 2021-2022 DEPARTMENT FUND SOURCES



**TOTAL DEPARTMENT FUND SOURCES TABLE 5
TWO-YEAR HISTORY**

	<i>Fiscal Year 2021-2022</i>		<i>Fiscal Year 2020-2021</i>	
Insurance Premium Taxes	89.16%	\$1,126,973,246.75	88.97%	\$1,043,522,634.41
Louisiana Insurance Rating Assessment - Pension Funds	6.10%	77,115,239.22	6.60%	77,453,328.90
Regulatory Fees and Licenses	4.09%	51,709,017.40	3.84%	45,041,924.74
Insurance Fraud Assessment	0.51%	6,415,524.54	0.46%	5,336,397.43
Federal Grants	0.05%	575,267.07	0.03%	366,289.38
Health Information Portability and Accountability Act Assessment (HIPAA)	0.07%	883,875.06	0.07%	909,109.13
Income Not Available*	0%	74,210.12	0.01%	133,314.74
Louisiana Automobile Theft and Insurance Fraud Prevention Authority	0.02%	187,173.00	0.02%	187,097.00
TOTALS	100.0%	\$1,263,933,553.16	100.0%	\$1,172,950,095.73

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

DEPARTMENT COLLECTION OF FUNDS

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

The LDI collected \$1.264 billion in Fiscal Year 2021-2022. The majority of funds collected by the department were deposited into the state Department of Treasury for use as general funds. Other funds were distributed to dedicated programs.

Of this money, \$1.127 billion was classified as state general funds, including \$1.127 billion in premium taxes, with the largest portion of the tax collections coming from the Medicaid-Healthy Louisiana Program at \$582.5 million.

The remaining \$137.3 million collected by the LDI went to dedicated programs, including various law enforcement and firefighter retirement programs, which received \$74.5 million, and the Municipal Fire and Police Civil Service, which received \$2.7 million.

The collection of regulatory fees, federal grants and statutory dedicated funds totaled almost \$54.1 million. As previously stated, this money is used to finance the operations of the LDI.

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

For more detail about where money the LDI collects goes, see Chart 2 and Table 6 on page 18. More detail is available in Appendix H on page 101.

Table 7 on page 19 contains a statement of revenues and expenditures at the LDI.

OFFICE OF MANAGEMENT AND FINANCE

FISCAL AFFAIRS DIVISION

CHART 2 TOTAL FISCAL YEAR 2021-2022 DEPARTMENT COLLECTION OF FUNDS

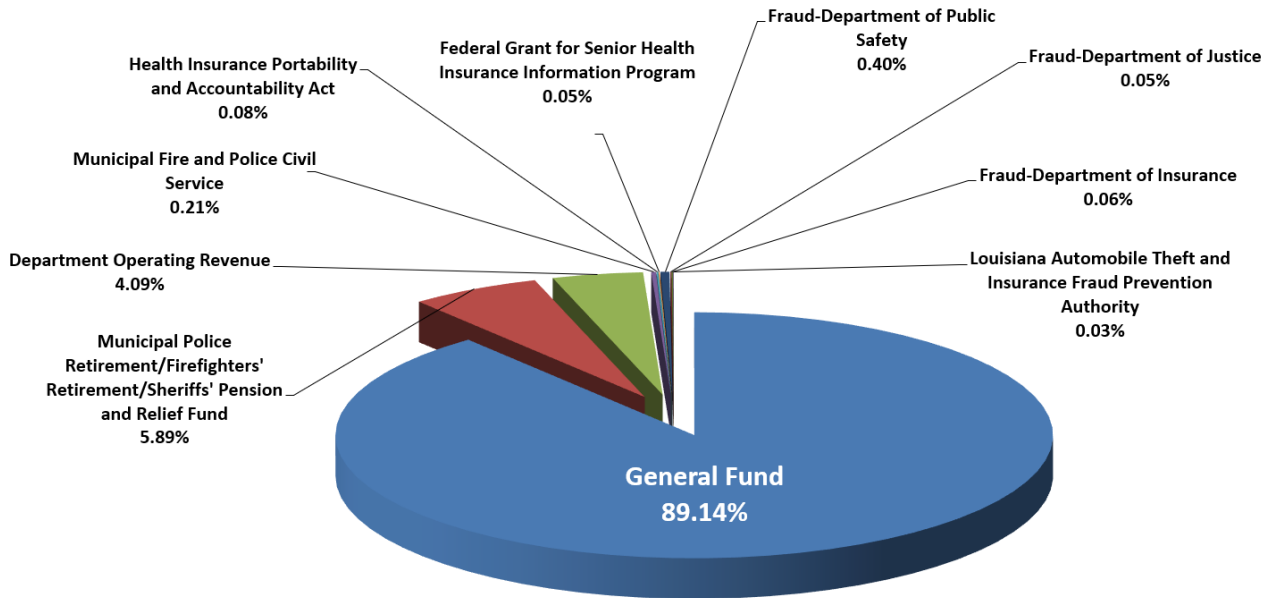


TABLE 6 TOTAL DEPARTMENT COLLECTION OF FUNDS TWO-YEAR HISTORY

	<i>Fiscal Year 2021-2022</i>		<i>Fiscal Year 2020-2021</i>	
General Fund	89.14%	\$1,127,047,456.87	88.95%	\$1,043,655,949.15
Municipal Police Retirement/Firefighters' Retirement/Sheriffs' Pension and Relief Fund	5.89%	74,456,004.07	6.37%	74,782,524.43
Department Operating Revenue	4.09%	51,709,017.40	3.84%	45,041,924.74
Municipal Fire and Police Civil Service	0.21%	2,659,235.15	0.23%	2,670,804.47
Health Insurance Portability and Accountability Act	0.08%	1,047,199.05	0.10%	1,118,480.86
Federal Grant for the Senior Health Insurance Information Program	0.05%	575,267.07	0.03%	366,289.38
Fraud Assessment: Department of Public Safety	0.40%	5,082,836.57	0.32%	3,793,570.77
Fraud Assessment: Department of Justice	0.05%	623,416.21	0.07%	859,820.08
Fraud Assessment: Department of Insurance	0.06%	709,272.59	0.06%	683,011.83
Louisiana Automobile Theft and Insurance Fraud Prevention Authority	0.03%	393,569.29	0.03%	381,170.95
TOTALS*	100.0%	\$1,264,303,274.27	100.0%	\$1,173,353,546.66

*Total includes \$369,721.11 of Carry Forward funds from Fiscal Year 2020-2021. (This figure is composed of \$0.83 of Fraud - Carry Forward funds, \$206,396.29 of Louisiana Automobile Theft and Insurance Fraud Prevention Authority - Carry Forward funds, and \$163,323.99 of Health Information Portability and Accountability Act Carry Forward funds.)

OFFICE OF MANAGEMENT AND FINANCE

FISCAL AFFAIRS DIVISION

STATEMENT OF FISCAL YEAR 2021-2022 REVENUES AND EXPENDITURES

TABLE 7

<i>Revenues</i>	
Insurance Premium Taxes	\$1,126,973,246.75
Louisiana Insurance Rating Assessment - Pension Fund	77,115,239.22
Regulatory Fees	51,709,017.40
Insurance Fraud Assessment	6,415,524.54
Fraud - Carry Forward From Fiscal Year 2020-2021	0.83
Health Insurance Portability and Accountability Act Assessment	883,875.06
Health Insurance Portability and Accountability Act - Carry Forward From Fiscal Year 2020-2021	163,323.99
Louisiana Automobile Theft and Insurance Fraud Prevention Authority	187,173.00
Louisiana Automobile Theft and Insurance Fraud Prevention Authority - Carry Forward From Fiscal Year 2020-2021	206,396.29
Federal Grant - Senior Health Insurance Information Program	575,267.07
Income Not Available	74,210.12
Total Revenues	\$1,264,303,274.27
<i>Expenditures</i>	
Personal Services	\$23,463,749.54
Travel	130,303.64
Operating Services	2,658,145.14
Supplies	97,506.96
Professional Services	2,771,717.98
Other Charges	201,638.95
Capital Outlay	579,395.88
Interagency Transfers	1,604,267.00
Total Expenditures	\$31,506,725.09
<i>Transfer Out</i>	
General Fund:	
Premium Taxes	\$544,441,830.32
Income Not Available	74,210.12
Medicaid-Healthy Louisiana Program ¹	582,531,416.43
Reversion to General Fund	22,651,671.00
Municipal Police Retirement/Firefighters' Retirement/Sheriffs' Pension and Relief Fund	74,456,004.07
Municipal Fire and Police Civil Service	2,659,235.15
Insurance Fraud Assessment:	
Department of Public Safety	5,082,836.57
Department of Justice	623,416.21
Total Transfer Out	\$1,232,520,619.87
<i>Funds Carried Forward Into Fiscal Year 2022-2023</i>	
Insurance Fraud Assessment	\$538.03
Health Insurance Portability and Accountability Act	83,460.65
Louisiana Automobile Theft and Insurance Fraud Prevention Authority	191,930.34
Total Funds Carried Forward	\$275,929.02

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

REVENUE SERVICES DIVISION

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

For the calendar year ending Dec. 31, 2021, the division collected \$940.5 million in taxes from licensed insurers and \$106.2 million in taxes from surplus lines producers.

For a detailed schedule of fees and amounts collected, see Appendix H on page 101.

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

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

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

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

Each year, the division collects the Louisiana Insurance Rating and Insurance Fraud Assessments. The Louisiana Insurance Rating Assessment is based on the premium written by each admitted property and casualty company. Only premiums for rate regulated lines of business are included in this assessment. The Insurance Fraud Assessment is based on premium written by each admitted property and casualty company and 50% of premium written by each accident and health company to pay the cost of investigation, enforcement and prosecution of insurance fraud and anti-fraud education in the state. The Louisiana Insurance Rating Assessment in 2021 was 0.00725% of 2020 premiums. As such, the Louisiana Insurance Rating Assessment was \$77.3 million based on \$10.6 billion in premiums, with no credits allowed to domestic or foreign insurers. Premium taxes are calculated on premiums written during the calendar year.

The Insurance Fraud Assessment in 2021 was 0.000375% of 2020 premiums. As such, the Insurance Fraud Assessment was \$7.0 million based on \$11.1 billion in property and casualty premiums and \$7.6 billion in accident and health premiums.

HISTORICAL DATA

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

REVENUE SERVICES
THREE-YEAR HISTORY BY CATEGORY BY CALENDAR YEAR

TABLE 8

<i>Life, Accident and Health Companies (Including HDMI)</i>			
<i>Year</i>	<i>Gross Premiums</i>	<i>Gross Tax¹</i>	<i>Net Tax²</i>
2021	\$6,769,720,676	\$152,368,995	\$105,488,094
2020	6,578,098,287	148,059,570	100,077,048
2019	6,436,679,363	144,874,640	99,790,992
<i>Fire and Casualty Companies</i>			
2021	12,633,817,703	376,184,865	270,782,816
2020	11,616,193,534	345,790,685	254,356,838
2019	11,675,591,831	347,640,335	258,592,914
<i>Health Maintenance Organizations</i>			
2021	11,700,213,676	643,511,892	588,724,027
2020	10,801,257,914	594,069,325	510,940,696
2019	9,647,213,374	530,596,736	450,629,160
<i>Title Companies</i>			
2021	255,263,493	7,661,895	5,552,719
2020	203,960,592	6,122,825	4,485,324
2019	165,389,706	4,965,770	3,571,374
<i>Surplus Lines Producers</i>			
2021	2,190,604,634	106,244,267	106,244,267
2020	1,825,916,118	88,556,885	88,556,885
2019	1,709,004,530	82,886,696	82,886,696
<i>TOTALS</i>			
2021	33,549,620,182	1,285,971,914	1,046,791,923
2020	31,025,464,444	1,182,599,289	858,416,790
2019	29,633,878,803	1,110,964,177	895,471,135

¹Gross Tax is before statutorily authorized credits.

²Net Tax is after credits and represents actual collections.

BUDGET DIVISION

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

The LDI's budget for the 2021-2022 fiscal year was \$35.05 million, including \$917,000 in federal funds. This budget was an increase of 4.64% from the previous year because of continuation level adjustments associated with salaries and related benefits. Additional budget authority was also granted to the LDI through mid-year budget adjustments to handle increased regulatory processes related to Hurricane Ida and increased budget authority for available federal Carry Forward funds.

During the year, the LDI spent \$31.51 million, a 2% increase from the previous year, mainly because of increases in the cost of benefits such as pension, retirement expenses, and additional expenditures associated with claims handling and market conduct examinations pertaining to Hurricane Ida.

The LDI's biggest expenditure was staff at \$23.46 million, followed by operating services at \$2.88 million and professional services at \$2.77 million. The LDI had \$3.5 million left over as unexpended budget authority, of which \$2.91 million in cash reverted to the State General Fund. The remaining \$625,000 of unexpended budget authority is associated with both statutory dedicated funds (\$283,000) and federal funds (\$342,000) and is not carried forward into Fiscal Year 2022-2023. Any unused cash in the statutory dedicated funds remains in the funds as balances for use in the ensuing fiscal year. The expenditure of federal funds is limited to the grant year/fiscal year. Any unused federal funds are only available for use in ensuing grant years/fiscal years if carryforward approval has been granted by the federal government.

Travel expenditures were down significantly in Fiscal Year 2021-2022 due to more events being held virtually and more field examiner work being performed through professional services contracts.

PURCHASING DIVISION

The Purchasing Division procures, maintains, and distributes supplies; manages requests for proposals (RFPs); and manages professional services contracts in keeping with state laws and regulations.

During the 2021-2022 fiscal year, the Purchasing Division experienced delays in the delivery of goods ordered because of low supply inventory and/or shipping delays.

HUMAN RESOURCES DIVISION

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

As of June 30, 2022, the LDI had 226 total employees. Of this total, there were 197 classified employees, 23 unclassified employees and six students. In Fiscal Year 2021-2022, 146 personnel actions were processed, including new hires, separations, promotions, reallocations and more.

INFORMATION TECHNOLOGY DIVISION

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

The IT Division completed 6,414 service requests from users during Fiscal Year 2021-2022. These service requests range from minor problems with personal computers to new required functionality for department-developed application systems.

The major undertaking in Fiscal Year 2021-2022 was the User and Security Enhancements to the Industry Access Portal project. For these security enhancements, the IT Division worked with the Licensing Division and various other divisions to implement a cloud-based identity management system for Industry Access to provide cloud-based authentication/authorization for Industry Access users. This implementation provided modern login functionality and improved application security to the Industry Access Portal. The 2021-2022 fiscal year also saw the development of Industry Access user functionality to allow continuing education (CE) providers to file for CE course approvals that included the ability to make online payments. Additionally, Industry Access functionality was added for Viatical Reports submission, Risk Purchasing Group submissions, Termination for Cause submissions and Certificate of Compliance submissions.

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

The IT Division is working to provide an online filing system for Human Resources to manage employee files, including filling out employee onboarding documents. The IT Division is also working on developing functionality to meet the requirements of various Acts (Act 389, Act 157, Act 554 and Act 81) that were recently signed into law and are effective during the 2022-2023 Fiscal Year.

ADMINISTRATIVE SERVICES

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

HELPFUL LINKS

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

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

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Office of Licensing

OFFICE OF LICENSING

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

PRODUCER LICENSING DIVISION

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

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

Over Fiscal Year 2021-2022, the division saw a significant rise in the number of new claims adjuster licenses issued due to the claim volume generated from hurricanes Laura, Delta, Zeta and Ida. The division issued 32,197 new claims adjuster licenses during the 2021-2022 fiscal year, a 72% increase from the prior fiscal year. As 99% of all applications are processed electronically, licensing staff were able to handle this increased volume quickly and efficiently.

The Covid-19 pandemic highlighted the need for alternatives when in-person sites were limited or closed. To address this need, the option of remote-proctored examinations became available on Dec. 15, 2021, which permits a license applicant to take an examination in their home or office. This option affords license applicants greater flexibility and convenience in exam scheduling. Since its launch, 1,703 remote-proctored exams have been administered.

The division continues to look for ways to leverage technology to enhance processing efficiencies. In Fiscal Year 2021-2022, the division implemented an online-only application system for education providers to submit educational programs for approval and manage their course offering catalog for Louisiana licensees. This new electronic system replaces an application process that was almost entirely paper-based. Feedback from education providers has been complementary, noting the speed and ease in which filings can be made.

2022 Louisiana 101 Life Insurance Exam Results Report

The purpose of this report is to provide statistics on test takers of the 101 Louisiana Life Insurance Exam during the period of Jan. 1, 2022, to Dec. 31, 2022, to meet reporting requirements of La. R.S. 22:1545.

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

The report results can be found in Appendix I on page 109.

OFFICE OF LICENSING
PRODUCER LICENSING DIVISION

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

	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Resident Life, Health and Accident Licenses Issued	3,050	3,331	2,354
Nonresident Life, Health and Accident Licenses Issued	33,608	29,770	18,185
Resident Property and Casualty Licenses Issued	991	1,098	1,278
Nonresident Property and Casualty Licenses Issued	9,083	8,162	11,468
Claims Adjuster Licenses Issued	32,197	18,630	16,134
Public Adjuster Licenses Issued	411	332	102
Company Appointments Processed	1,029,942	868,305	736,723
Producer License Renewal Applications Processed	71,972	73,699	60,997
Adjuster License Renewal Applications Processed	45,636	41,497	40,040
Number of Insurance Exams Monitored	14,381	12,691	9,590
Continuing Education Course Applications Approved	1,766	1,301	1,182

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

REASONS FOR LICENSE DENIAL DUE TO CONVICTIONS **TABLE 10**
FISCAL YEAR 2021-2022

Criminal History	16
Criminal History, Failure to Make Material Disclosure	1
Failure to Make Material Disclosure and Prior Revocation	1
Prior Revocation	2

OFFICE OF LICENSING

PRODUCER LICENSING DIVISION

**TABLE 11 NEW AND RENEWAL LICENSES ISSUED AND DENIED BY PARISH
FISCAL YEAR 2021-2022**

	<i>New Licenses Issued</i>	<i>New License Applications Denied</i>	<i>License Renewals Issued</i>	<i>Renewal Applications Denied</i>
Acadia	50	-	188	-
Allen	11	-	41	-
Ascension	168	-	548	-
Assumption	12	-	60	-
Avoyelles	35	-	118	-
Beauregard	38	-	137	-
Bienville	11	-	31	-
Bossier	140	2	452	-
Caddo	326	1	886	-
Calcasieu	232	-	626	-
Caldwell	13	-	34	-
Cameron	1	-	1	-
Catahoula	9	-	19	-
Claiborne	7	-	30	-
Concordia	19	-	56	-
DeSoto	16	-	76	-
East Baton Rouge	524	2	2,232	1
East Carroll	12	-	22	-
East Feliciana	15	-	53	-
Evangeline	19	-	106	-
Franklin	31	-	71	-
Grant	21	-	49	-
Iberia	80	-	315	-
Iberville	16	-	129	-
Jackson	10	-	31	-
Jefferson	412	1	1,918	-
Jefferson Davis	32	-	81	-
Lafayette	378	2	1,277	-
Lafourche	108	-	327	-
LaSalle	16	-	40	-
Lincoln	78	1	146	-

OFFICE OF LICENSING

PRODUCER LICENSING DIVISION

	<i>New Licenses Issued</i>	<i>New License Applications Denied</i>	<i>License Renewals Issued</i>	<i>Renewal Applications Denied</i>
Livingston	182	1	527	-
Madison	13	-	26	-
Morehouse	31	-	82	-
Natchitoches	34	-	106	-
Orleans	323	1	1,111	-
Ouachita	293	1	680	-
Plaquemines	30	-	63	-
Pointe Coupee	14	-	71	-
Rapides	149	-	427	-
Red River	6	-	22	-
Richland	33	-	58	-
Sabine	16	-	50	-
St. Bernard	42	-	129	-
St. Charles	53	-	171	-
St. Helena	4	-	13	-
St. James	20	-	75	-
St. John the Baptist	37	-	146	-
St. Landry	90	-	302	-
St. Martin	50	-	145	-
St. Mary	36	-	134	-
St. Tammany	388	-	1,608	-
Tangipahoa	182	1	527	-
Tensas	2	-	11	-
Terrebonne	85	-	385	-
Union	13	1	64	-
Vermilion	67	-	179	-
Vernon	36	-	82	-
Washington	42	-	138	-
Webster	54	-	107	-
West Baton Rouge	17	-	83	-
West Carroll	12	-	31	-
West Feliciana	7	-	37	-
Winn	11	-	28	-
Total Statewide	5,212	14	17,718	1
Out of State (denials only)	N/A	5	N/A	-
Totals	5,212	19	17,718	1

COMPANY LICENSING DIVISION

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

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

In Fiscal Year 2021-2022, the division saw an increase in reciprocal insurers providing property insurance, including homeowners policies. The division processes applications for dissolution of domestic insurance companies, foreign and domestic acquisitions and mergers, and change of control, among other responsibilities.

HELPFUL LINKS

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

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

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

REGULATORY ACTIVITIES OF COMPANY LICENSING TABLE 12

<i>Fiscal Year 2020-2021 Applications</i>	<i>Number Received</i>	<i>Number Approved</i>	<i>Number Disapproved</i>	<i>Number Withdrawn</i>	<i>Number Pending</i>
Domestic Entities					
Captives	1	1	0	0	0
Certificates of Authority (initial)	5	3	0	2	0
Dissolutions	1	1	0	0	0
Acquisitions/Mergers	4	3	1	0	0
Form A Exemption Requests	6	5	0	0	1
Regulation 66 Requests*	98	78	1	2	17
Letters of No Objection to Expansion	3	3	0	0	0
Health Maintenance Organization Service Area Expansions	1	1	0	0	0
Mutual Holding Company Conversions	0	0	0	0	0
Article Amendments	11	9	1	0	1
Health Maintenance Organizations	0	0	0	0	0
Redomesticate From Louisiana	0	0	0	0	0
Subtotal	130	104	3	4	19
Foreign Entities					
Certificates of Authority (initial)	27	15	0	2	10
Surplus Lines Approvals (initial)	18	16	1	0	1
Accredited Reinsurers	0	0	0	0	0
Mergers	5	3	1	0	1
Withdrawals	5	5	0	0	0
Acquisitions	57	51	3	0	3
Subtotal	112	90	5	2	15
Domestic, Foreign and Alien Entities					
Third-Party Administrator Exceptions	0	0	0	0	0
Third-Party Administrator Applications	38	28	0	4	6
Risk Purchasing Groups	19	14	0	2	3
Risk Retention Groups	11	9	0	0	2
Medical Discount Plans	15	9	0	2	4
Pharmacy Services Administrative Organizations	6	4	0	0	2
Viatical Settlement Brokers	0	0	0	0	0
Viatical Settlement Providers	1	1	0	0	0
Security Registrations	1	1	0	0	0
Security Exemptions	0	0	0	0	0
Utilization Review Organization Applications	9	2	2	1	4
Independent Review Organization Applications	1	1	0	0	0
Specialty Insurers - Vehicle Mechanical Breakdown Insurers	0	0	0	0	0
Amendments of Certificate of Authority/Article Amendments	68	59	2	0	7
Adding Lines to Certificate of Authority	24	17	0	0	7
Certificates of Compliance	66	56	5	0	5
Multiple Employer Welfare Arrangements	0	0	0	0	0
Viatical Investment Agents	0	0	0	0	0
Subtotal	259	201	9	9	40
TOTALS	501	395	17	15	74

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

OFFICE OF LICENSING
COMPANY LICENSING DIVISION

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

	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Risk Bearing			
Domestic			
Domestic Insurers	87	86	88
Domestic Health Maintenance Organizations	14	14	14
Captives	2	1	2
Total Domestics	103	101	104
Non-Domiciliary			
Foreign/Alien Insurers Admitted	1,361	1,348	1,341
Surplus Lines (estimated)	223	209	198
Total Non-Domiciliaries	1,584	1,557	1,539
Other			
Risk Retention Groups	105	101	95
Vehicle Mechanical Breakdowns	14	14	15
Accredited Reinsurers	14	14	14
Property Residual Values	1	2	2
Multiple Employer Welfare Arrangements	1	2	2
Total Other	135	133	128
TOTAL RISK BEARING	1,822	1,791	1,771
Non-Risk Bearing			
Third-Party Administrators	449	428	398
Risk Purchasing Groups	227	232	238
Utilization Review Organizations	85	85	86
Discount Medical Plans	23	33	31
Viatical Settlement Providers	18	16	15
Independent Review Organizations	15	16	16
Pharmacy Services Administrative Organizations	3	-	-
Viatical Settlement Brokers	6	5	5
Security Registrations	1	1	1
Dental Referral Plans	0	4	3
Viatical Investment Agents	0	0	0
Medical Necessity Review Organizations	0	0	0
TOTAL NON-RISK BEARING	827	820	793
TOTALS	2,649	2,611	2,564



Office of Health, Life and Annuity

OFFICE OF HEALTH, LIFE AND ANNUITY

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

PREMIUM RATE REVIEW DIVISION

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

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

Table 14 includes Fiscal Year 2021-2022 rates that were subject to review, were found reasonable or unreasonable, and were withdrawn.

TABLE 14 ACTIVITIES OF THE PREMIUM RATE REVIEW DIVISION

Rate Filings Received	57
Reasonable Findings	57
Unreasonable Findings	0
Filings Withdrawn	0

HEALTH FORMS DIVISION

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

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

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

Health insurance premiums paid during the 2021 calendar year that were subject to assessment totaled \$3,985,385,368. These premiums were assessed at .00025%. A total of \$955,122 was collected from 14 health insurance issuers.

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

OFFICE OF HEALTH, LIFE AND ANNUITY

HEALTH FORMS DIVISION

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

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

	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Policy Forms, Advertisements and Rates Received			
Forms Received	3,000	4,219	3,326
Advertisements Received	486	625	787
Rate Forms Received	1,113	1,197	1,265
TOTALS	4,599	6,041	5,378
Policy Forms, Advertisements and Rates Processed			
Approved	4,436	5,431	4,729
Accepted/Filed	69	114	127
Acknowledged/Informational	56	81	58
Disapproved	25	108	433
Withdrawn by Company	187	269	267
TOTAL PROCESSED	4,773	6,003	5,614
Policy Forms, Advertisements and Rates Pending			
All Health Policy Forms, Advertisements and Rate Filings Pending at End of Fiscal Year	835	926	694

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

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

	<i>Fiscal Year</i> 2021-2022	<i>Fiscal Year</i> 2020-2021	<i>Fiscal Year</i> 2019-2020
Comprehensive Coverage Types			
Major Medical	431	890	494
Health Maintenance Organization	833	561	629
Limited Benefit Coverage Types			
Short-Term Limited Duration	63	121	125
Medicare Supplement/Select	1,172	1,241	1,625
Disability	191	356	243
Dental	731	664	555
Hospital Indemnity	317	382	329
Accident Only	197	301	244
Cancer/Dread Disease	97	92	45
Miscellaneous	247	1,050	605
Accidental Death/Dismemberment	32	65	80
Critical Illness	158	188	192
Vision	130	130	212
TOTALS	4,599	6,041	5,378

OFFICE OF HEALTH, LIFE AND ANNUITY
HEALTH FORMS DIVISION

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

TABLE 17 **FY 21-22 INDEPENDENT REVIEW ORGANIZATIONS AND UTILIZATION REVIEW ORGANIZATIONS**

Independent Review Organization Applications Received	1
Independent Review Organization Applications Processed	1
Independent Review Organization Applications Pending Final Action	0
Utilization Review Organization Applications Received	9
Utilization Review Organization Applications Processed	6
Utilization Review Organization Applications Pending Final Action	3

HEALTH MAINTENANCE ORGANIZATION REPORT

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

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

The policy forms of all major medical insurance issuers, including those of health maintenance organizations, are subject to the forms approval process of the LDI. Health maintenance organization filings represented about 66% of all comprehensive coverage forms and about 0.18% of all filings reviewed by the Office of Health, Life and Annuity (see Table 16 on page 37).

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

For additional information on premiums and losses for health maintenance organizations in Louisiana, see Appendix E on page 95.

LOUISIANA HEALTH CARE COMMISSION

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

MEETINGS AND 2021-2022 FISCAL YEAR

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

This fiscal year, the commission held meetings on Aug. 20, 2021; Dec. 3, 2021; and April 20, 2022.

In these meetings, experts provided updates on Covid-19, the future of telemedicine, and health care issues including balance billing and drug costs. Members also heard about the National Academy on State and Health Policy's new Hospital Cost Tracking Tool. The commission reviewed various health care survey results and health insurance bills for the legislative session.

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

LDI Annual Conference

The LDI held its second combined event in conjunction with the Louisiana Health Care Commission, the Louisiana Property and Casualty Insurance Commission and the Louisiana Automobile Theft and Insurance Fraud Prevention Authority. The conference was held on March 7 and 8, 2022, at the Higgins Hotel and Conference Center in New Orleans.

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

Topics addressed at the conference include: cybersecurity insurance, health equity/social determinants of health, private flood insurance, catalytic converter theft and insurance fraud, the Covid-19 mental health crisis, trends in reinsurance related to climate and catastrophes, health care spending, social inflation, long-term care, strategies for reducing health care costs, the Fortify Homes Program, and agent issues.

The commission looks forward to convening its 2023 conference in Baton Rouge.

LIFE & ANNUITY AND LONG-TERM CARE DIVISION

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

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

In Fiscal Year 2020-2021, the number of filings processed remained consistent except for a larger number of long-term care rate increase filings received and approved. There has also been an increase in filings of “innovative” products with non-standard features, which require more extensive review than products without these non-standard features.

In Fiscal Year 2021-2022, the number of filings processed increased while the number received decreased. Division staff continue to work diligently to achieve performance goals and ensure the files are processed within a reasonable amount of time.

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

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

	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Policy Forms, Annual Certifications, Advertisements and Rates Received			
Forms Received	3,105	3,544	3,680
Advertisements Received	126	50	113
Rates Received	144	292	214
TOTALS	3,375	3,886	4,007
Policy Forms, Annual Certifications, Advertisements and Rates Processed			
Approved	3,558	3,141	4,299
Accepted/Filed	0	2	5
Acknowledged/Informational	510	480	503
Disapproved	11	80	43
Withdrawn by Company	192	225	204
Departmental Withdrawal of Approval	0	0	2
TOTALS	4,271	3,928	5,056

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

	<i>Fiscal Year</i> 2021-2022	<i>Fiscal Year</i> 2020-2021	<i>Fiscal Year</i> 2019-2020
Life Insurance Coverage Types			
Adjustable Life	180	200	407
Credit Life	15	0	5
Endowment	1	4	10
Term Life	631	828	307
Variable Life	77	113	109
Whole Life	896	486	680
Life Other/Special	198	646	744
Annuity Coverage Types			
Annuities	1,027	1,175	1,121
Equity Indexed Annuities	148	284	235
Long-Term Care/Viatical Settlement			
Long-Term Care	148	116	265
Viatical Settlement	54	34	124
TOTALS	3,375	3,886	4,007

HELPFUL LINKS

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

Coverage to Care resources, www.cms.gov/About-CMS/Agency-Information/OMH/equity-initiatives/from-coverage-to-care. An effort to educate consumers about their new coverage and connect them with primary care and preventive services.

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Office of Financial Solvency

OFFICE OF FINANCIAL SOLVENCY

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

FINANCIAL EXAMINATIONS DIVISION

The Financial Examinations Division includes the Financial Examination Unit and the Financial Analysis Unit. At least once every five years, the Financial Examination Unit performs on-site examinations of the financial, corporate and marketing practices of insurers domiciled in the state to make sure they are in compliance with the Louisiana Insurance Code. The LDI completed 24 financial examinations in Fiscal Year 2021-2022.

The Financial Analysis Unit analyzes the annual and quarterly financial statements filed throughout the year. The work of the Financial Analysis Unit is critical for early detection of financial trouble among insurers because insurers under financial strain may not be solvent enough to pay claims, especially during catastrophes. The LDI analyzed the financial filings of 197 companies in Fiscal Year 2021-2022.

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

During Fiscal Year 2021-2022, the Office of Financial Solvency was instrumental in maintaining the LDI's Accreditation for 2022. Accreditation is a certification given to a state insurance department once it has demonstrated it has met and continues to meet an assortment of legal, financial, organizational, and licensing and change of control standards as determined by the National Association of Insurance Commissioners.

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

ACTUARIAL DIVISION

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

In the 2021-2022 fiscal year, the division began a data call that monitored the actuarial impacts from Hurricane Ida. The results of the data call can be found at www.lidi.la.gov/datacallresults.

HELPFUL LINK

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

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Office of Property and Casualty

OFFICE OF PROPERTY AND CASUALTY

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

The Office of Property and Casualty has three divisions:

- Rating Division
- Forms Division
- Louisiana Property and Casualty Insurance Commission

In Fiscal Year 2021-2022, policyholders filed insurance claims of all types related to hurricanes Ida, Laura, Delta and Zeta, and a number of other claims related to weather events. The Office of Property and Casualty remains on high alert as it monitors the property and casualty market and addresses any questions that result from adverse weather events.

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

RATING DIVISION

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

In Fiscal Year 2021-2022, the Rating Division kept an eye on catastrophe claims. The Rating Division also monitored reinsurance prices, because if companies face higher reinsurance costs, they could seek rate adjustments to recover those expenses. Meanwhile, Louisiana policyholders are concerned about the rising cost of insurance premiums, including homeowners, private passenger automobile, commercial automobile, commercial property and more.

Table 20 on page 49 shows the three-year history of actions taken by the Office of Property and Casualty on all rate, rule and informational filings.

See Appendix B on page 79 for tables displaying data on Rate Filings Dollar Impact, Methods of Rate Filing, and Louisiana Property and Casualty Market Exhibit of Underwriting Gains and Losses by Line of Business.

PROPERTY AND CASUALTY LINE FILINGS TABLE 20
THREE-YEAR HISTORY

All Lines Fiscal Year 2021-2022				
<i>Filing Disposition</i>	<i>P&C Filings Reviewed ¹</i>	<i>Rate Filings Reviewed by Actuarial Division ²</i>	<i>Rate Filings Not Reviewed by Actuarial Division ³</i>	<i>All Filings Reviewed Other Than Rate Filings</i>
Acknowledged	88	0	76	12
Approved	2,229	1,345	349	535
Disapproved	114	85	1	28
Withdrawn	164	115	3	46
TOTALS	2,595	1,545	429	621
All Lines Fiscal Year 2020-2021				
<i>Filing Disposition</i>	<i>P&C Filings Reviewed ¹</i>	<i>Rate Filings Reviewed by Actuarial Division ²</i>	<i>Rate Filings Not Reviewed by Actuarial Division ³</i>	<i>All Filings Reviewed Other Than Rate Filings</i>
Acknowledged	90	0	85	5
Approved	2,505	1,451	351	703
Disapproved	122	84	6	32
Withdrawn	208	130	10	68
TOTALS	2,925	1,665	452	808
All Lines Fiscal Year 2019-2020				
<i>Filing Disposition</i>	<i>P&C Filings Reviewed ¹</i>	<i>Rate Filings Reviewed by Actuarial Division ²</i>	<i>Rate Filings Not Reviewed by Actuarial Division ³</i>	<i>All Filings Reviewed Other Than Rate Filings</i>
Acknowledged	88	0	83	5
Approved	2,289	1,429	268	592
Disapproved	183	126	21	36
Withdrawn	208	150	8	50
TOTALS	2,768	1,705	380	683

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

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

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

FORMS DIVISION

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

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

The forms review process emphasizes:

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

Table 21 shows the total number of policy forms reviewed by the Forms Division. The total number of forms processed for the 2021-2022 fiscal year was 15,759, of which 76% were approved prior to use by either receiving LDI approval or utilizing the Certified Approved process.

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

<i>Fiscal Year</i>	<i>Total Number of Forms Processed</i>
2021-2022	15,759
2020-2021	18,442
2019-2020	17,404

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

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

<i>Fiscal Year</i>	<i>Approved</i>	<i>Disapproved</i>
2021-2022	12,042	1,089
2020-2021	16,093	1,335
2019-2020	13,702	2,398

OFFICE OF PROPERTY AND CASUALTY

Recent catastrophic weather events, the enactment of new law and amendments made to current law have prompted the Forms Division to conduct a secondary review of previously approved policy form language as that language applies to certain insurance coverage concepts including, but not limited to, appraisal, loss settlement, loss of use, defense costs within or outside of coverage limits, and named storm deductibles.

A primary goal of the Forms Division is to ensure that its filing procedures and in-house training materials reflect the incorporation of any current legislative guidance and updates.

LOUISIANA PROPERTY AND CASUALTY INSURANCE COMMISSION

The Louisiana Property and Casualty Insurance Commission (LPCIC) studies property and casualty insurance issues to find ways to make insurance more affordable and available. The commission originated to study auto insurance issues but has expanded to include all property and casualty insurance. It has 28 members composed of representatives from state government, law enforcement and the insurance industry after having been expanded in the 2022 Regular Session. The Legislature created the commission with the following mission:

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

During the 2021-2022 fiscal year, the LPCIC met several times to study trends in the insurance market. Some of the issues observed include:

- Mediation programs for first-party property insurance claims.
- Third-party litigation funding.
- Resilient construction, in particular, FORTIFIED designations.
- Issues in homeowners insurance such as nonrenewal and rate increases.

The LPCIC makes recommendations for legislation on property and casualty insurance issues and strives to make specific proposals and provide draft legislation. Some of the key issues on the commission's agenda are:

- Distracted/hands-free driving.
- Effects of civil justice reform on auto insurance.
- Issues with property insurance after natural disasters.
- Potential marijuana legalization on auto, workers' compensation, and other lines of insurance.
- Innovation and technology in insurance.

The LPCIC submits a detailed annual report to the governor, commissioner of insurance and Legislature. The LPCIC is authorized under La. R.S. 22:2171.

HELPFUL LINKS

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

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

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



Division of Legal Services

DIVISION OF LEGAL SERVICES

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

In Fiscal Year 2021-2022, the Division of Legal Services tracked 74 activities related to legal representation of the LDI in its enforcement and regulatory capacity. Each attorney works closely with different LDI offices and divisions to enforce the requirements of Title 22, the Louisiana Insurance Code.

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

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

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

	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Bail Bond Forfeitures	35	117	17
Cease and Desist Orders	10	8	1
Failure to Pay Taxes, Fines or Assessments	5	0	0
Misappropriations	1	4	2
Misrepresentations	2	7	6
Revocation of Certificate of Authority/License	9	14	12
Unlicensed/Unauthorized Producers or Companies	3	4	2
Other	9	17	22
TOTALS	74	171	62

FINES COLLECTED

In Fiscal Year 2021-2022, the Division of Legal Services assisted the commissioner of insurance in collecting \$8,200 in fines.

La. R.S. 22:1972 requires the reporting of penalties and costs of proceedings against regulated entities which were brought under the Unfair Trade Practices Act. The Division of Legal Services reports no fines were imposed on regulated entities under the Unfair Trade Practices Act during Fiscal Year 2021-2022.

RULES, REGULATIONS, DIRECTIVES, ADVISORY LETTERS, BULLETINS

A list of rules, regulations, directives, advisory letters and bulletins written, amended, revised and rescinded/ repealed in Fiscal Year 2021-2022 follows.

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

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

- Advisory Letter 2018-02 (Revised and Reissued): Employing or Allowing to Associate with Your Business, Any Person Engaged in the Business of Insurance Who Has Been Convicted of a Felony (May 23, 2022)
- Advisory Letter 2019-04-R: Act No. 262 of the 2019 Regular Session of the Louisiana Legislature (Rescission of Advisory Letter 2019-04) (July 12, 2021) (Property & Casualty)
- Advisory Letter 2021-02: Act 159 of the 2021 Regular Session of the Louisiana Legislature (July 1, 2021)
- Advisory Letter 2021-03: Renewal of Commercial Insurance Policies in Accordance with the Statutory Obligations in La. R.S. 22:1267 (July 6, 2021)
- Advisory Letter 2021-04: Act 225 of the 2021 Regular Session of the Louisiana Legislature (July 30, 2021)
- Advisory Letter 2021-05: The Insurance Procurement Process, Including the Solicitation, Negotiation, Sale, and Making of Applications, May Only Be Carried Out by Duly Licensed Producers (August 16, 2021)
- Advisory Letter 2021-06: Eligibility for Certification as a Reinsurer – Reciprocal Jurisdictions (December 21, 2021)
- Advisory Letter 2022-01: Guidance Regarding Duties and Restrictions Placed on Public Adjustors (February 11, 2022)
- Bulletin 09-13 (Revised and Reissued): Implementation of the Louisiana Long-Term Care Partnership Program in Louisiana (February 21, 2022)

DIVISION OF LEGAL SERVICES

- Bulletin 2018-02 (Revised and Reissued): Licensing Contacts Update Pursuant to Repeal of Life Policy Search Law Under La R.S. 22:2261 (August 9, 2021)
- Bulletin 2021-04 (Revised and Reissued): Information Security Program of the Insurance Data Security Law (January 24, 2022)
- Bulletin 2021-05: Repeal of La. R.S. 22:2261, Life Policy Search Law, In Favor of NAIC Life Insurance Policy Locator Service Pursuant to Act 28 of the 2021 Regular Session of the Louisiana Legislature (August 9, 2021)
- Bulletin 2021-06: Request for Information Regarding the Roles and Responsibilities of Pharmacy Benefit Managers and Pharmacy Services Administrative Organizations Pursuant to Act 192 of the 2021 Regular Legislative Session (August 17, 2021)
- Bulletin 2021-07: Hurricane Ida Civil Authority Orders and Loss of Use Coverage (September 3, 2021)
- Bulletin 2021-08: Hurricane Ida Voluntary Mediation Program (October 15, 2021)
- Bulletin 2021-08 (Revised and Reissued): Hurricane Ida Voluntary Mediation Program (January 3, 2022)
- Bulletin 2021-08 (Revised and Reissued): Hurricane Ida Voluntary Mediation Program (June 30, 2022)
- Bulletin 2021-09: Insurer Obligations to Policyholders Following Hurricane Ida (October 27, 2021)
- Bulletin 2021-10: Data Call Relating to Hurricane Ida Insurance Claims (November 19, 2021)
- Bulletin 2022-01: Potential Unintended Tax consequences for Individuals with Health Savings Accounts When Using Pharmacy Discount Cards (February 14, 2022)
- Bulletin 2022-02: Funding Mechanisms for Louisiana Citizens Property Insurance Corporation (February 15, 2022)
- Bulletin 2022-03: Member Insurer Recoupment of Assessments Made by The Louisiana Insurance Guaranty Association (March 15, 2022)
- Directive 147 (Revised and Reissued): Requirements for Discontinuance of Health Insurance Products (February 1, 2022)
- Directive 173 (Revised and Reissued): Policy Forms or Insurance Contracts – Binding Arbitration and/or Appraisal Provisions (January 25, 2022)
- Directive 217: To Direct Health Insurance Issuers and Health Maintenance Organizations to Evaluate Coverage for Treatment-in-Place by Emergency Medical Services Personnel and to Consider Waiver of Prior Authorization for Certain Covid-19-Related Items and Services (August 13, 2021)
- Directive 218: Mandatory Payment of Expenses Incurred by Policyholders who Evacuated and/or were Prohibited from Using Their Premises Due to Hurricane Ida (September 7, 2021)
- Directive 219: Anti-Public Adjuster Clauses in Policy Provisions or Endorsements (January 24, 2022)

DIVISION OF LEGAL SERVICES

- Emergency Rule 46: Medical Surge-Related Patient Transfers in Louisiana during the Outbreak of Coronavirus - Effective Date: August 9, 2021
- Emergency Rule 47: Suspension of Certain Statutes Regarding Cancellations, Terminations, Non-Renewals, and Nonreinstatements, Premium Payments, Claim Filings and Related Provisions Regarding Any and All Insurance Matters Affecting Insureds in Louisiana Caused by the State of Emergency Declared by Governor John Bel Edwards on August 26, 2021, Due to Hurricane Ida Effective Date: September 25, 2021
End Date: October 25, 2021, or on the cessation date of the Governor's Proclamation
- Regulation 17: Reinstatement of Policies
Final Promulgation Date: September 2021 (Repealed)
- Regulation 29: Correlated Sales of Life Insurance and Equity Products
Final Promulgation Date: September 2021 (Repealed)
- Regulation 56: Credit for Reinsurance
Final Promulgation Date: September 2021 (Amended)
- Regulation 65: Bail Bond Licensing Requirements/Bounty Hunter
Final Promulgation Date: September 2021 (Amended)
- Regulation 87: Louisiana Citizens Property Insurance Corporation Producer Binding Requirements
Final Promulgation Date: October 2021 (Amended)
- Regulation 112: Adoption of NAIC Handbooks, Guidelines, Forms, and Instructions
Final Promulgation Date: September 2021 (Amended)
- Regulation 115: Title Insurance Record Retention
Final Promulgation Date: September 2021
- Regulation 117: Submission of Contract Information for Risk-Bearing Entities
Final Promulgation Date: November 2021
- Regulation 118: Requirements in the Event of a Declared Emergency
Final Promulgation Date: October 2021
- Regulation 119: Issuance of Consent or a Waiver Pursuant to R.S. 22:1554
Final Promulgation Date: December 2021
- Regulation 120: Administrative and Agency Proceedings Instituted Against a License
Final Promulgation Date: April 2022
- Regulation 121: Term and Universal Life Insurance Reserve Financing
Final Promulgation Date: June 2022
- Rule 7: Legal Expense Insurers (Amended) (October 2021)
- Rule 12: Transmission of Forms and Documents (Amended) (September 2021)

DIVISION OF LEGAL SERVICES

**TABLE 24 LAWSUITS BROUGHT BY THE COMMISSIONER OR DEPARTMENT OF INSURANCE
CALENDAR YEAR 2021**

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

DIVISION OF LEGAL SERVICES

<i>Docket Number</i>	<i>Court</i>	<i>Plaintiffs (at any time)</i>	<i>Defendants (at any time)</i>	<i>Cause of Action</i>	<i>Relief Sought</i>	<i>Current Status</i>	<i>Counsel Information</i>
651069	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana, In His Capacity as Rehabilitator of Louisiana Health Cooperative, Inc.	Terry S. Shilling, George G. Cromer, Warner L. Thomas, IV, William A. Oliver, Charles D. Calvi, Patrick C. Powers, CGI Technologies and Solutions, INC., Group Resources Incorporated, Beam Partners, LLC, Milliman Inc., Buck Consultants, LLC. And Travelers Casualty and Surety Company of America, RSUI Indemnity, Zurich America Insurance Company, Evanston Insurance Company, Atlantic Specialty Insurance Company, Ironshore Specialty Insurance Company	Petition for Damages	Action taken by Receiver on behalf of the estate seeking compensatory damages caused by defendants' negligent conduct	Pending	J.E. Cullens, Jr. (Walters, Papillion, Thomas, Cullens, L.L.C.)
694171	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana, In His Capacity as Rehabilitator of Excalibur National Holdings, Inc.	Jeffrey C. Pollick, Dennis P. Nyland, Antonio Scognamiglio, The Bank of Tampa, Seacoast Banking Corporation of Florida d/b/a Seacoast National Bank, Katrina Rigali Trump and Capital Specialty Insurance Company	Petition for Damages and Jury Demand	Action taken by Receiver on behalf of the estate seeking compensatory damages caused by defendants' negligent conduct	Pending	J.E. Cullens, Jr. (Walters, Papillion, Thomas, Cullens, L.L.C.)
642353	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	Affirmative Casualty Insurance Company and Affirmative Direct Insurance Company	Petition for Liquidation	Receivership Proceeding	Pending - Under Order of Liquidation	Michael Guy (Louisiana Assistant Attorney General)
713794	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	Jessica K. Altman, in her Capacity as Statutory Rehabilitator of Senior Health Insurance Plan of Pennsylvania	Petition for Preliminary Injunction, Permanent Injunction and Declaratory Judgment	Seeking injunctive relief and a declaratory judgment against the Pennsylvania insurance commissioner's attempt to unilaterally impose significant rate hikes and benefit cuts to elderly long-term care policyholders in Louisiana without obtaining approval from the Louisiana Department of Insurance	Pending - Preliminary Injunction Granted	David S. Rubin (Butler Snow L.L.P.)

DIVISION OF LEGAL SERVICES

<i>Docket Number</i>	<i>Court</i>	<i>Plaintiffs (at any time)</i>	<i>Defendants (at any time)</i>	<i>Cause of Action</i>	<i>Relief Sought</i>	<i>Current Status</i>	<i>Counsel Information</i>
3:20-cv-00604	United States District Court - Middle District of Louisiana	James J. Donelon, In His Official Capacity as Commissioner of Insurance for the State of Louisiana	Jessica K. Altman, Insurance Commissioner of the Commonwealth of Pennsylvania, In Her Capacity as Statutory Rehabilitator of Senior Health Insurance Company of Pennsylvania	Complaint for Declaratory Relief and Permanent Injunction	1. That it be declared by the Court that no provision of the Rehabilitator’s Plan can affect the rates paid by or benefits accorded to Louisiana policyholders of SHIP without compliance with all applicable provisions of Louisiana law and regulations. 2. A permanent injunction enjoining the Rehabilitator from attempting to enforce against any Louisiana policyholders of SHIP any plan adopted at the request of the Rehabilitator in the Commonwealth Court of Pennsylvania that affects the rates paid by or benefits accorded to Louisiana policyholders of SHIP without compliance with all applicable provisions of Louisiana law and regulations.	Concluded - Dismissed 9/15/2021	David S. Rubin, George P. Holmes (Butler Snow); Elizabeth Baker Murrill (Solicitor General - Louisiana Department of Justice)
700647	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	Allstate Insurance Company, State Farm Fire and Casualty Company, National Association of Mutual Insurance Companies, American Property Casualty Insurance Association, Encompass Insurance Company, Esurance Insurance Company	Petition for Declaratory Judgment	The Commissioner seeks a declaratory judgment declaring the proper statutory interpretation and application of Act 61 of the 2017 Regular Session of the Louisiana Legislature as to policies of insurance issued or delivered in this State that provide coverage for the peril of fire	Pending	Harry J. “Skip” Phillips, Jr. (Taylor, Porter, Brooks, & Phillips L.L.P.)
713121	19th JDC	James J. Donelon, Commissioner of Insurance for the State of Louisiana	State National Fire Insurance Company, Columbus Underwriters, LLC., and Columbus Holdings, LLC	Petition for Rehabilitation	Receivership Proceeding	Pending	J. Ashley Moore (Taylor, Porter, Brooks, & Phillips L.L.P.); Michael Guy (Louisiana Assistant Attorney General)

HELPFUL LINKS

Regulatory documents issued during Fiscal Year 2021-2022 and all currently effective advisory letters, bulletins, directives, rules and regulations can be found at www.ldi.la.gov/onlineservices/documentsearch/. This document search feature may be filtered by keywords in the document name, document type, LDI office associated with the subject matter and year of promulgation.

For information on rules or regulations currently in the adoption process, www.ldi.la.gov/public-hearing-and-rulemaking-notices. Actions posted here remain available for at least one year in accordance with La. R.S. 49:974.

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Office of Insurance Fraud

OFFICE OF INSURANCE FRAUD

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

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

The Office of Insurance Fraud received 2,648 reports of suspected fraudulent claims during Fiscal Year 2021-2022. Since its inception in 2007, the Office of Insurance Fraud's database has accumulated 45,840 entries of suspected fraudulent claims. LDI staff referred 1,398 claim fraud investigations to Louisiana State Police and the Office of the Attorney General during the fiscal year, which resulted in 50 arrests and 85 criminal charges.

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

	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Company Applications Received	136	125	127
Company Applications Approved	129	122	123
Company Biographical Affidavits Received	842	809	897
Company Biographical Affidavits Approved	828	796	881

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

<i>Category</i>	<i>Number of Charges*</i>	<i>Percent of Crimes</i>
Insurance Fraud	33	38.80%
Automobile Insurance Fraud	15	17.60%
Forged Certificate of Insurance	11	12.90%
Theft	10	11.80%
Prohibited Actions and Sanctions - Insurance Producers	9	10.50%
Filing False Public Records	2	2.40%
Malfeasance in Office	2	2.40%
Residential Contractor Fraud	1	1.20%
Damage to Property With Intent to Defraud	1	1.20%
Unfair Trade Practices	1	1.20%

* An arrest may include multiple charges.

OFFICE OF INSURANCE FRAUD

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

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

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

TABLE 27

	<i>Fiscal Year</i> 2021-2022	<i>Fiscal Year</i> 2020-2021	<i>Fiscal Year</i> 2019-2020
Number of Investigations Opened	222	179	168
Cease and Desist Orders Served	40	32	12
Criminal Referrals to Law Enforcement	54	50	34
Arrests Made as a Result of Criminal Referrals	2	3	2

HELPFUL LINKS

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

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

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

Division of Administration Boards and Commissions, www.cjprd.doa.louisiana.gov/boardsandcommissions/viewBoard.cfm?board=413.

Louisiana Automobile Theft and Insurance Fraud Prevention Authority

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

LATIFPA's law enforcement initiatives assist agencies with grant funding to increase efficiency in their vehicle theft and burglary prevention activities. LATIFPA has granted License Plate Readers (LPR) to 23 state, parish, city and university police departments statewide. In Fiscal Year 2021-2022, the LATIFPA LPR program produced 14,747,977 combined plate scans, combined vehicle recovery values of \$289,722 and combined arrests of 31 suspects. LATIFPA continues to receive strong and positive results from law enforcement agencies in response to the LPR program.

In response to national, state and local community concerns, LATIFPA has introduced a demonstration initiative to assist in the reduction of catalytic converter thefts in Louisiana. According to the National Insurance Crime Bureau, catalytic converter thefts have increased over 10% nationwide. The goal of the authority is to implement catalytic converter identification kit programs administered by law enforcement with an aggressive public awareness media campaign.

LATIFPA's public awareness events and education initiatives in Fiscal Year 2021-2022 continued to be significantly affected by the Covid-19 pandemic. Many community, senior citizen and school events were modified or cancelled. As a result, LATIFPA participated in 12 community/senior events as a speaker and/or exhibitor providing information on automobile theft and insurance fraud to 1,580 attendees. LATIFPA also participated in two abbreviated school events in the state impacting 15 high schools and engaging 1,170 students, teachers and parents, providing information on automobile theft, insurance fraud prevention and guides on auto insurance for teens and young adults.

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



Office of Consumer Services

OFFICE OF CONSUMER SERVICES

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

The Market Conduct Division performs examinations and analyses of insurers to ensure policyholders, claimants and beneficiaries are treated fairly and in line with laws, rules and regulations. In Fiscal Year 2021-2022, 40 companies were analyzed, and the division conducted an examination on seven companies.

The Consumer Complaints Division investigates complaints with an unbiased perspective to determine whether the insurer or producer performed in compliance with the law and with the terms and conditions of the policy. The complaint process often helps policyholders work through concerns they have with their insurer, get answers, move forward with a claim and win additional resources. However, the complaint process is a neutral, fact-based inquiry, and a consumer complaint may or may not result in a claim payment or premium refund from the insurer or producer depending on the facts of the matter giving rise to the complaint. A consumer may expect payment for an item not covered by the policy or may not agree with the way a transaction was handled, but the company or producer may be found to have acted properly and within the law. Overall, the division completed complaint investigations in an average of 37 days.

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

In Fiscal Year 2020-2021, the Office of Consumer Services established a dedicated team to handle calls specifically from consumers affected by the multiple hurricane events. As of June 30, 2022, staff received 8,820 complaints, with homeowners being the highest coverage type generating complaints. The office recovered more than \$128.9 million on behalf of consumers, which is the largest recovery amount since the creation of the Office of Consumer Services in 2015. These high recoveries demonstrate the vital role the LDI consumer complaint process can play after a disaster.

COMPLAINT REPORT

LA. R.S. 22:1972 REPORT BY THE COMMISSIONER

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

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

<i>Fiscal Year 2021-2022</i>	<i>Life, Annuity and Long-Term Care</i>	<i>Health</i>	<i>Property and Casualty</i>	<i>Total</i>
Complaints Received	322	659	7,839	8,820
Amount of Benefits and Funds Recovered	\$2,864,114	\$304,941	\$125,818,148	\$128,987,203

The three-year trends in numbers of complaints received and dollars recovered for consumers are shown in Charts 3 and 4 on page 70.

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

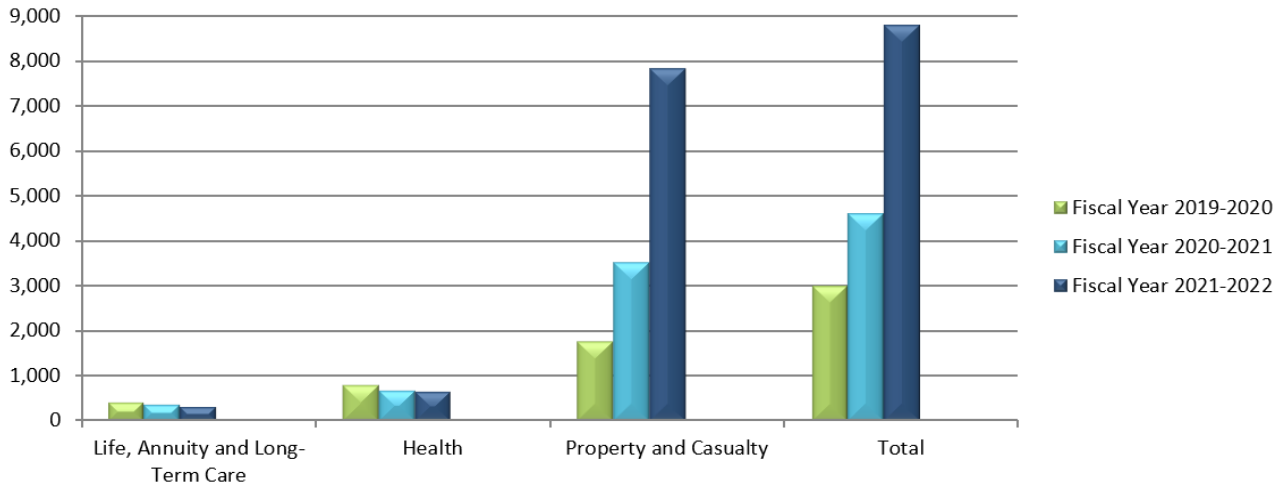
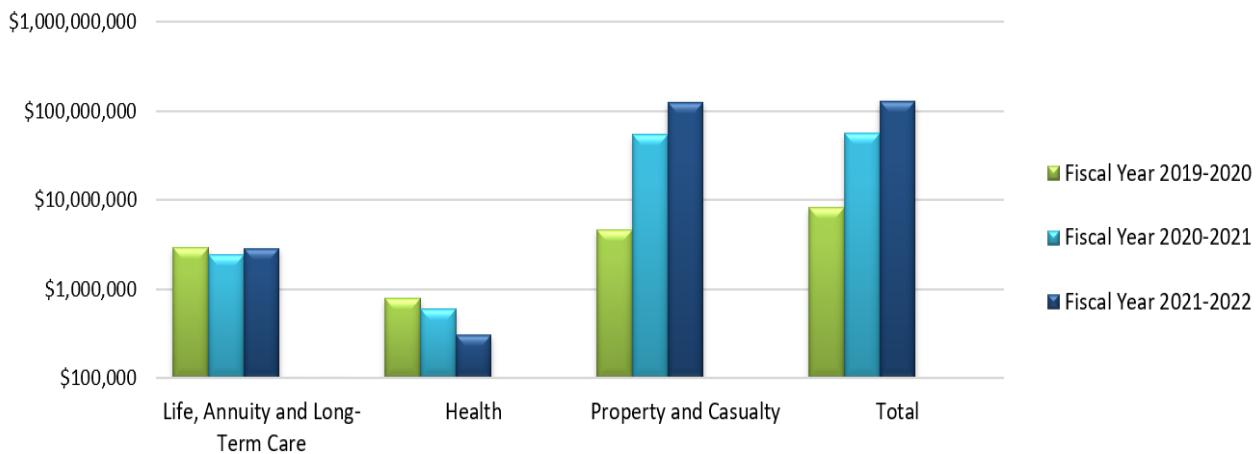


CHART 4 DOLLARS RECOVERED BY PRODUCT TYPE AND TOTAL THREE-YEAR HISTORY



COMPLAINT DISPOSITIONS

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

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

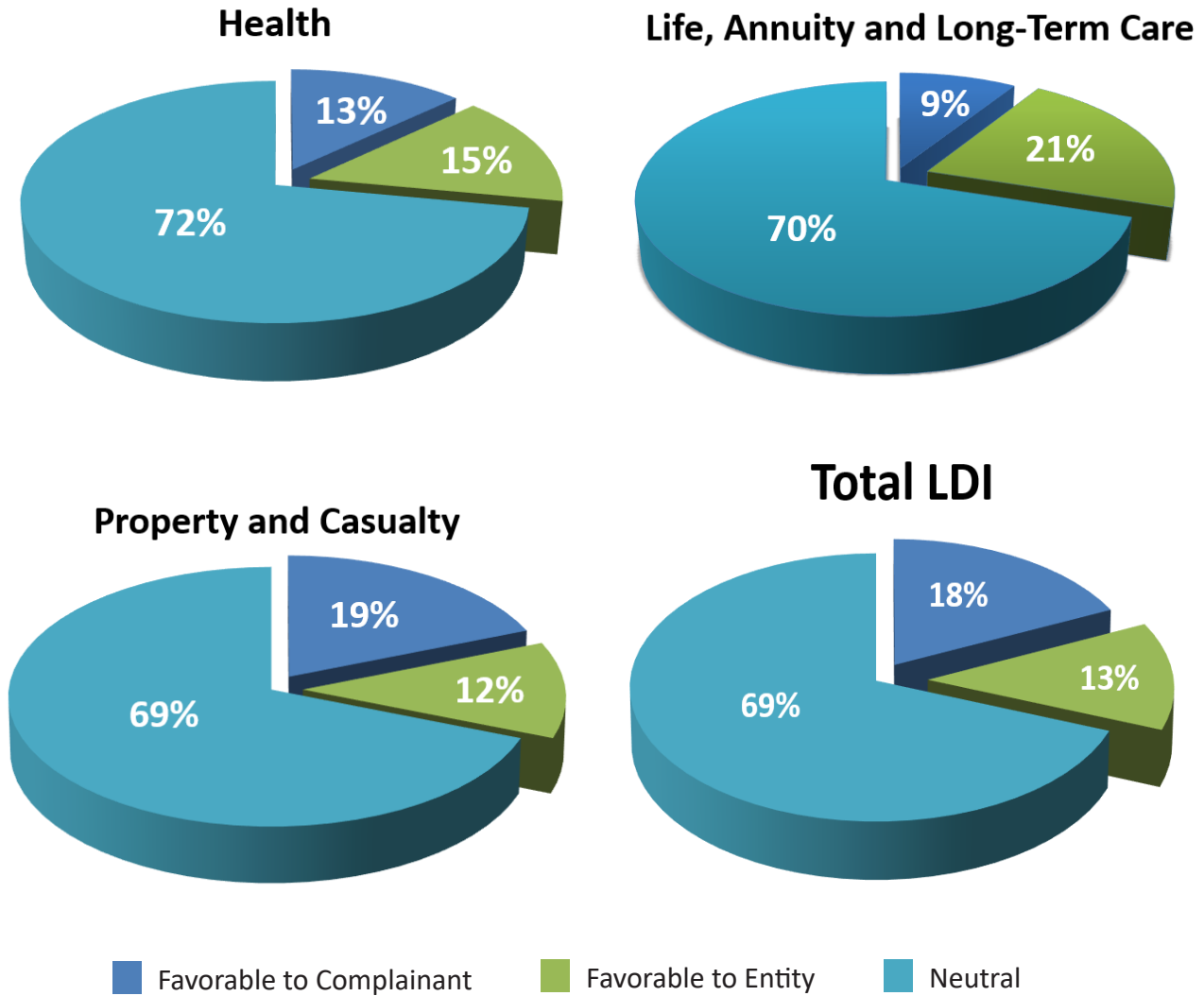
FY 21-22 COMPLAINT DISPOSITION PERCENTAGES BY PRODUCT AND TOTAL

TABLE 29

<i>Category</i>	<i>Life, Annuity and Long-Term Care</i>	<i>Health</i>	<i>Property and Casualty</i>	<i>Total</i>
Favorable to Complainant	9%	13%	19%	18%
Favorable to Regulated Entity	21%	15%	12%	13%
Neutral	70%	72%	69%	69%
	100%	100%	100%	100%

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

CHARTS 5-8 CLOSED COMPLAINT DISPOSITIONS



HELPFUL LINKS

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

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



Appendices

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

APPENDIX A

INSURANCE TERMS

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

SOURCES

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

GENERAL TERMS

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

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

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

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

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

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

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

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

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

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

APPENDIX A – INSURANCE TERMS

LINES OF BUSINESS

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX A – INSURANCE TERMS

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

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX A – INSURANCE TERMS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX A – INSURANCE TERMS

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

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX B

PROPERTY AND CASUALTY INSURANCE

APPENDIX B – PROPERTY AND CASUALTY INSURANCE

PROPERTY AND CASUALTY INSURERS EXHIBIT OF PREMIUMS AND LOSSES BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2021

Line #	Line of Business	Direct Premium Written	Direct Premium Earned	Dividends Paid on Direct Business	Direct Unearned Premium Reserve	Direct Loss Paid (Deducting Salvage)	Direct Losses Incurred
01	Fire	454,079,127	419,543,106	185,239	196,874,972	925,887,757	1,443,935,073
02.1	Allied Lines	592,665,999	552,342,568	761,837	265,608,710	2,011,824,978	3,254,596,074
02.2	Multiple Peril Crop	128,996,340	118,196,288	-	15,050,970	121,019,937	127,625,370
02.3	Federal Flood (NFIP)	283,806,119	277,003,826	-	151,921,344	661,014,676	726,420,845
02.4	Private Crop	5,838,913	5,856,410	-	-	7,040,058	7,481,592
02.5	Private Flood	24,978,423	21,412,548	-	11,076,522	10,997,388	14,168,824
03	Farmowners Multiple Peril	14,739,797	14,546,094	-	7,073,196	24,779,131	29,908,163
04	Homeowners Multiple Peril	2,101,351,781	1,988,508,543	9,779,522	1,098,816,165	5,723,675,196	8,089,395,419
05.1	Commercial Multiple Peril (Non-Liability)	434,735,071	417,679,226	219,033	200,983,983	1,232,206,769	1,858,027,537
05.2	Commercial Multiple Peril (Liability)	155,619,563	148,678,312	56,745	71,695,767	62,563,680	90,704,102
06	Mortgage Guaranty	64,836,161	66,765,570	-	17,926,853	5,011,657	18,873,706
08	Ocean Marine	155,699,442	156,522,504	3,669	74,539,130	97,674,388	191,335,874
09	Inland Marine	513,799,806	489,038,971	167,456	150,627,391	328,965,937	391,722,172
10	Financial Guaranty	9,067,715	10,713,728	-	39,826,968	-	-
11	Medical Malpractice	108,529,351	107,346,926	1,769,351	46,729,573	18,384,905	32,810,117
12	Earthquake	6,734,398	6,773,189	8,925	2,289,658	57,595	1,113,473
13	Group Accident and Health	58,723,239	56,769,991	-	19,883,042	30,051,236	36,855,812
14	Credit Accident and Health	106,791	118,333	-	6,178	25,244	(946)
15.1	Collectively Renewable Accident and Health	245	186	-	131	-	(107)
15.2	Non-Cancelable Accident and Health	-	2,323	-	6,817	-	-
15.3	Guaranteed Renewable Accident and Health	13,297,777	14,359,683	-	31,499,879	9,800,822	8,392,488
15.4	Non-Renewable Accident and Health	4,025,778	3,995,441	254	1,054,536	1,275,945	1,042,574
15.5	Other Accident Only	1,188,693	1,233,044	-	139,512	11,387	7,069
15.6	Medicare Title XVIII	-	-	-	-	-	-
15.7	All Other Accident and Health	4,916,395	4,750,718	-	524,249	1,178,820	1,141,154
15.8	Federal Employees Health Benefits Program	-	-	-	-	-	-
16	Workers' Compensation	804,973,394	792,800,822	103,904,491	295,349,396	368,279,567	279,681,618
17.1	Other Liability - Occurrence	897,667,863	846,059,238	642,166	443,395,265	432,668,141	543,278,638
17.2	Other Liability - Claims-made	272,434,569	256,225,402	28,622	140,145,612	97,456,321	145,535,296
17.3	Excess Workers' Compensation	43,263,874	44,559,371	-	11,085,956	22,383,611	22,884,862
18	Products Liability	45,935,865	45,328,984	224	22,541,839	21,767,005	24,386,036
19.1	Private Passenger Auto No-Fault	24,401	23,426	-	5,792	507,358	413,946
19.2	Private Passenger Auto Liability	3,088,156,850	3,079,053,543	8,589,128	837,782,202	1,916,063,421	1,958,950,839
19.3	Commercial Auto No-Fault	372,596	243,548	-	161,966	32,839	(46,600)
19.4	Commercial Auto Liability	842,355,677	783,917,989	117,716	368,782,495	540,350,395	625,556,181
21.1	Private Passenger Auto Physical Damage	1,745,948,908	1,721,122,325	4,562,206	490,448,709	1,642,092,931	1,684,168,079
21.2	Commercial Auto Physical Damage	145,780,776	138,025,816	12,529	56,648,995	87,578,505	104,819,965
22	Aircraft (All Perils)	48,988,393	48,095,499	-	25,981,865	16,848,203	23,330,369
23	Fidelity	13,626,558	13,311,703	9	7,909,764	1,974,692	1,065,512
24	Surety	135,346,069	127,036,433	-	62,380,175	20,973,121	28,069,707
26	Burglary and Theft	5,292,566	5,456,292	1	2,259,979	1,591,644	2,583,380
27	Boiler and Machinery	45,215,179	41,395,519	148	19,539,912	6,055,977	8,860,253
28	Credit	27,958,285	28,743,971	-	23,224,381	22,572,898	18,609,190
29	International	-	-	-	-	-	-
30	Warranty	8,431,806	6,708,876	-	14,433,030	6,143,636	6,206,880
34	Aggregate Write-Ins, Other Lines of Business	22,056,947	22,121,331	-	20,250,029	10,968,721	10,455,581
35	TOTALS	13,331,567,500	12,882,387,616	130,809,271	5,246,482,908	16,489,756,492	21,814,366,117

DATA SOURCE: 2021 Property and Casualty Annual Statement, Exhibit of Premiums and Losses (State Page) for all companies writing business in Louisiana.

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

APPENDIX B – PROPERTY AND CASUALTY INSURANCE

PROPERTY AND CASUALTY INSURERS EXHIBIT OF PREMIUMS AND LOSSES BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2021

Line #	Line of Business	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
01	Fire	1,163,948,013	22,295,031	34,331,754	33,456,026	57,819,353	13,011,380
02.1	Allied Lines	2,478,339,858	45,142,243	93,789,548	88,579,464	74,313,940	10,849,866
02.2	Multiple Peril Crop	28,888,450	4,544	(5,121)	82,274	9,676,535	126,548
02.3	Federal Flood (NFIP)	95,355,103	9,451,994	9,291,408	560,239	50,837,631	9,686,992
02.4	Private Crop	1,931,534	77,210	90,739	13,625	1,290,369	194,516
02.5	Private Flood	8,076,375	178,648	246,297	239,552	2,792,026	715,172
03	Farmowners Multiple Peril	15,860,178	669,645	646,156	941,447	2,160,616	702,294
04	Homeowners Multiple Peril	3,745,936,112	123,920,086	179,436,249	111,796,000	261,128,088	103,621,771
05.1	Commercial Multiple Peril (Non-Liability)	1,307,981,125	36,011,354	53,057,254	52,093,705	71,956,430	16,955,884
05.2	Commercial Multiple Peril (Liability)	271,450,250	22,051,616	27,411,098	93,874,367	28,038,468	6,812,015
06	Mortgage Guaranty	71,798,298	15,903	111,529	291,786	-	3,094,310
08	Ocean Marine	324,036,235	13,040,532	10,668,670	30,064,591	27,037,380	6,017,994
09	Inland Marine	200,546,611	5,835,078	8,229,708	9,863,023	91,949,974	17,990,000
10	Financial Guaranty	-	-	-	-	-	1,008,184
11	Medical Malpractice	163,729,229	20,662,291	20,861,952	107,060,676	11,429,793	3,215,178
12	Earthquake	2,420,046	3,843	173,355	261,170	702,221	141,477
13	Group Accident and Health	31,439,597	381,809	202,122	362,503	8,586,866	1,855,517
14	Credit Accident and Health	21,160	-	(69)	33	39,588	(3,159)
15.1	Collectively Renewable Accident and Health	43	-	-	-	10	42
15.2	Non-Cancelable Accident and Health	-	-	-	-	-	32
15.3	Guaranteed Renewable Accident and Health	26,710,529	28,082	25,974	31,507	1,251,780	378,210
15.4	Non-Renewable Accident and Health	961,977	-	(470)	1,920	456,126	107,997
15.5	Other Accident Only	247,651	304	652	6,332	340,603	34,659
15.6	Medicare Title XVIII	-	-	-	-	-	-
15.7	All Other Accident and Health	1,890,905	31,396	85,090	118,703	933,814	165,542
15.8	Federal Employees Health Benefits Program	-	-	-	-	-	32
16	Workers' Compensation	2,016,236,111	46,012,584	38,397,793	199,747,837	72,548,019	63,166,625
17.1	Other Liability - Occurrence	1,798,376,160	76,367,291	105,334,192	380,646,069	126,696,155	19,168,597
17.2	Other Liability - Claims-made	496,818,451	30,888,965	44,106,672	126,843,362	46,739,921	6,566,820
17.3	Excess Workers' Compensation	316,032,562	2,081,263	2,712,451	16,504,692	6,454,841	1,295,864
18	Products Liability	134,524,462	6,568,164	8,925,892	68,253,317	7,051,707	990,487
19.1	Private Passenger Auto No-Fault	1,333,776	142,840	153,180	163,979	43,682	(54,836)
19.2	Private Passenger Auto Liability	2,095,442,010	124,551,867	117,501,379	358,544,005	223,364,253	95,529,608
19.3	Commercial Auto No-Fault	83,724	31,307	(16,876)	76,537	101,744	2,804
19.4	Commercial Auto Liability	1,231,717,213	76,698,350	83,107,704	163,301,798	111,533,019	26,929,945
21.1	Private Passenger Auto Physical Damage	157,547,197	4,461,834	5,763,629	6,080,472	135,079,753	58,571,982
21.2	Commercial Auto Physical Damage	39,109,652	2,292,187	4,030,818	4,247,268	19,826,103	4,206,524
22	Aircraft (All Perils)	58,069,467	2,732,113	2,172,990	8,589,816	7,912,783	1,958,177
23	Fidelity	6,791,491	129,587	194,348	840,187	2,122,805	588,964
24	Surety	73,954,412	5,843,395	4,842,061	13,268,307	33,308,685	5,600,706
26	Burglary and Theft	3,452,597	15,938	(35,429)	303,002	1,071,256	162,037
27	Boiler and Machinery	15,363,212	492,465	501,666	369,020	2,466,657	1,115,861
28	Credit	7,783,622	137,471	217,304	145,597	10,664,604	862,136
29	International	-	-	-	-	-	1,202
30	Warranty	416,328	8,050	4,831	(2,434)	504,223	288,929
34	Aggregate Write-Ins, Other Lines of Business	45,212,037	133,750	136,313	258,378	4,909,823	781,050
35	TOTALS	18,439,833,763	679,391,030	856,704,813	1,877,880,152	1,515,141,644	484,415,935

DATA SOURCE: 2021 Property and Casualty Annual Statement, Exhibit of Premiums and Losses (State Page) for all companies writing business in Louisiana.

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APPENDIX B – PROPERTY AND CASUALTY INSURANCE

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

RATE FILINGS DOLLAR IMPACT THREE-YEAR HISTORY

Fiscal Year 2021-2022				
<i>Filing Disposition</i>	<i>Rate Filings Reviewed by Actuarial Division ¹</i>	<i>Percent of Total Rate Filings Reviewed</i>	<i>Requested Dollar Impact of Rate Filings</i>	<i>Approved Dollar Impact of Rate Filings</i>
Disapproved	85	6%	\$70,330,293	\$0
Total Approved	1,345	87%	\$592,129,424	\$542,304,826
Approved With Amended Rate Request ²	71	5%	\$255,272,685	\$205,008,820
All Other Approvals	1,274	82%	\$336,856,739	\$337,296,007
Withdrawn	115	7%	\$55,611,505	\$0
TOTALS	1,545	100%	\$718,071,222	\$542,304,826
Fiscal Year 2020-2021				
<i>Filing Disposition</i>	<i>Rate Filings Reviewed by Actuarial Division ¹</i>	<i>Percent of Total Rate Filings Reviewed</i>	<i>Requested Dollar Impact of Rate Filings</i>	<i>Approved Dollar Impact of Rate Filings</i>
Disapproved	84	5%	\$4,982,598	\$0
Total Approved	1,451	87%	\$159,021,896	\$148,546,868
Approved With Amended Rate Request ²	132	8%	\$25,435,769	\$15,285,014
All Other Approvals	1,319	79%	\$133,586,127	\$133,261,855
Withdrawn	130	8%	\$32,327,134	\$0
TOTALS	1,665	100%	\$196,331,628	\$148,546,868
Fiscal Year 2019-2020				
<i>Filing Disposition</i>	<i>Rate Filings Reviewed by Actuarial Division ¹</i>	<i>Percent of Total Rate Filings Reviewed</i>	<i>Requested Dollar Impact of Rate Filings</i>	<i>Approved Dollar Impact of Rate Filings</i>
Disapproved	126	7%	\$32,519,890	\$0
Total Approved	1,429	84%	\$(147,524,413)	\$(175,490,200)
Approved With Amended Rate Request ²	128	8%	\$65,059,413	\$37,093,626
All Other Approvals	1,301	76%	\$(212,583,826)	\$(212,583,826)
Withdrawn	150	9%	\$20,790,245	\$0
TOTALS	1,705	100%	\$(94,214,277)	\$(175,490,200)

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

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

APPENDIX B – PROPERTY AND CASUALTY INSURANCE

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

The provisions are as follows:

Prior Approval

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

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

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

Consent-to-Rate

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

Individually Risk Rated

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

Commercial Deregulation

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

APPENDIX B – PROPERTY AND CASUALTY INSURANCE

METHODS OF RATE FILING THREE-YEAR HISTORY

Fiscal Year 2021-2022			
<i>Filing Type</i>	<i>Total Number of Filings Reviewed</i> ¹	<i>Number of Filings Reviewed Favorably</i> ²	<i>Number of Filings Not Reviewed Favorably</i> ³
Modified Prior Approval Rate Filings ⁴	1,544	1,344	200
Consent-to-Rate Rate Filings ⁵	388	387	1
Individually Risk Rated Rate Filings ⁶	17	17	0
Commercial Informational Rate Filings ⁷	24	21	3
Filings Other Than Rate Filings	621	547	74
Workers' Compensation Group Self-Insured Funds ⁸	1	1	0
TOTALS: ALL FILING METHODS	2,595	2,317	278
Fiscal Year 2020-2021			
<i>Filing Type</i>	<i>Total Number of Filings Reviewed</i> ¹	<i>Number of Filings Reviewed Favorably</i> ²	<i>Number of Filings Not Reviewed Favorably</i> ³
Modified Prior Approval Rate Filings ⁴	1,664	1,450	214
Consent-to-Rate Rate Filings ⁵	403	395	8
Individually Risk Rated Rate Filings ⁶	25	24	1
Commercial Informational Rate Filings ⁷	24	17	7
Filings Other Than Rate Filings	808	708	100
Workers' Compensation Group Self-Insured Funds ⁸	1	1	0
TOTALS: ALL FILING METHODS	2,925	2,595	330
Fiscal Year 2019-2020			
<i>Filing Type</i>	<i>Total Number of Filings Reviewed</i> ¹	<i>Number of Filings Reviewed Favorably</i> ²	<i>Number of Filings Not Reviewed Favorably</i> ³
Modified Prior Approval Rate Filings ⁴	1,703	1,427	276
Consent-to-Rate Rate Filings ⁵	341	316	25
Individually Risk Rated Rate Filings ⁶	3	3	0
Commercial Informational Rate Filings ⁷	36	32	4
Filings Other Than Rate Filings	683	597	86
Workers' Compensation Group Self-Insured Funds ⁸	2	2	0
TOTALS: ALL FILING METHODS	2,768	2,377	391

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

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

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

4. See Footnote 2 for table 20 on page 49.

5. La. R.S. 22:1464(E).

6. La. R.S. 22:1464(A)(1).

7. La. R.S. 22:1451(D).

8. La. R.S. 23:1191 et seq. and Regulation 42.

APPENDIX B – PROPERTY AND CASUALTY INSURANCE

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

LOUISIANA PROPERTY AND CASUALTY MARKET EXHIBIT OF UNDERWRITING GAINS AND LOSSES BY LINE OF BUSINESS - CALENDAR YEAR 2021

<i>Line of Business</i>	<i>(A) Direct Premium Written</i>	<i>(B) Direct Premium Earned</i>	<i>(C) Dividends Paid</i>	<i>(D) Incurred Losses and Adjustment Expenses</i>	<i>(E) Estimated Underwriting Expenses</i>	<i>(F) Estimated Other Income/ (Expense)</i>	<i>(G) Estimated Underwriting Gain/(Loss), Excluding Investment Income</i>
Fire	456,195,829	421,342,038	185,239	1,485,903,954	137,979,772	1,450,950	(1,201,275,977)
Allied Lines	599,657,684	558,284,624	761,837	3,265,115,007	825,251,271	8,929,871	(3,523,913,620)
Multiple Peril Crop	128,996,340	118,196,288	-	127,620,249	11,647,119	(18,157)	(21,089,237)
Federal Flood (NFIP)	283,806,119	277,003,826	-	735,712,253	97,517,662	924,140	(555,301,948)
Private Crop	5,838,913	5,856,410	-	7,572,331	1,571,818	(858)	(3,288,597)
Private Flood	24,978,423	21,412,548	-	14,168,824	6,619,765	117,191	741,149
Farmowners Multiple Peril	14,739,797	14,546,094	-	30,554,319	5,034,885	133	(21,042,977)
Homeowners Multiple Peril	2,142,761,351	2,023,701,486	6,200,964	8,486,523,185	903,043,001	8,514,932	(7,363,550,732)
Commercial Multiple Peril (Non-Liability)	434,735,071	417,679,226	219,033	1,911,084,791	158,912,636	1,111,199	(1,651,426,036)
Commercial Multiple Peril (Liability)	155,619,563	148,678,312	56,745	118,115,200	62,986,778	757,108	(31,723,303)
Mortgage Guaranty	64,836,161	66,765,570	-	18,985,235	17,907,602	(8,878,800)	20,993,934
Ocean Marine	155,699,442	156,522,504	3,669	202,004,544	38,243,577	(554,331)	(84,283,617)
Inland Marine	513,799,806	489,038,971	167,456	399,951,880	165,228,717	276,326	(76,032,757)
Financial Guaranty	9,067,715	10,713,728	-	-	10,864,682	724,637	573,683
Medical Malpractice	108,529,351	107,346,926	1,769,351	53,672,069	46,448,743	868,627	6,325,390
Earthquake	6,734,398	6,773,189	8,925	1,286,828	1,352,716	(9,413)	4,115,307
Group Accident and Health	58,723,239	56,769,991	-	37,057,934	15,925,394	(291,098)	3,495,564
Credit Accident and Health	106,791	118,333	-	(1,015)	140,966	2,691	(18,927)
Other Accident and Health	23,428,888	24,341,395	254	10,694,424	7,205,598	(3,686,396)	2,754,722
Workers' Compensation	804,885,305	792,704,747	103,904,491	318,079,411	304,601,877	(852,105)	65,266,863
Other Liability-Occurrence	897,667,863	846,059,238	642,166	648,612,830	265,070,316	438,929	(67,827,145)
Other Liability-Claims-Made	272,434,569	256,225,402	28,622	189,641,968	89,161,512	1,356	(22,605,344)
Excess Workers' Compensation	43,263,874	44,559,371	-	25,597,313	13,932,069	(75,394)	4,954,595
Products Liability	45,935,865	45,328,984	224	33,311,928	15,321,410	(9,995)	(3,314,573)
Private Passenger Auto Liability	3,088,181,251	3,079,076,969	8,589,128	2,077,019,344	914,567,958	3,832,974	82,733,513
Commercial Auto Liability	842,728,273	784,161,537	117,716	708,600,409	258,406,595	1,257,992	(181,705,191)
Private Passenger Auto Physical Damage	1,745,948,908	1,721,122,325	4,562,206	1,689,931,708	550,886,302	2,908,040	(521,349,851)
Commercial Auto Physical Damage	145,780,776	138,025,816	12,529	108,850,783	45,679,453	188,412	(16,328,538)
Aircraft (All Perils)	48,988,393	48,095,499	-	25,503,359	14,583,819	(237,114)	7,771,207
Fidelity	13,626,558	13,311,703	9	1,259,860	5,549,100	(11,533)	6,491,200
Surety	135,346,069	127,036,433	-	32,911,768	63,865,834	(161,046)	30,097,786
Burglary and Theft	5,292,566	5,456,292	1	2,547,951	2,014,207	(1,109)	893,025
Boiler and Machinery	45,215,179	41,395,519	148	9,361,919	11,914,532	(88,453)	20,030,467
Credit	27,958,285	28,743,971	-	18,826,494	16,009,958	186,625	(5,905,856)
International	-	-	-	-	1,202	-	(1,202)
Warranty	8,431,806	6,708,876	-	6,211,711	1,181,051	3,115	(680,771)
Aggregate Write-Ins, Other Lines of Business	22,056,947	22,121,331	-	10,591,894	7,308,331	6,209	4,227,315
Totals	13,381,997,368	12,925,225,472	127,230,713	22,812,882,662	5,093,938,229	17,625,653	(15,091,200,479)

(A) Actual Reported Louisiana Experience, 2021 Property & Casualty Annual Statement, Page 19 (State Page), column 1.

(B) Actual Reported Louisiana Experience, 2021 Property & Casualty Annual Statement, Page 19 (State Page), column 2.

(C) Actual Reported Louisiana Experience, 2021 Property & Casualty Annual Statement, Page 19 (State Page), column 3.

(D) Actual Reported Louisiana Experience, 2021 Property & Casualty Annual Statement, Page 19 (State Page), columns 6 and 9.

(E) Actual Reported Louisiana Experience - Commission & Premium Tax Expenses, 2021 P&C Annual Statement (Page 19 (State Page), columns 11 and 12) + Estimated Louisiana Experience based upon Nationwide Ratio of Other Adjustment, Acquisition & General Expenses to Earned Premium (2021 Insurance Expense Exhibit - Part III, Columns 11, 27, and 29).

(F) Estimated Louisiana Experience based upon Nationwide Ratio of Other Income/Expense to Earned Premium, 2021 Insurance Expense Exhibit - Part III, Column 31.

(G) Calculation = Cols. B - C - D - E + F.

Data Source: 2021 P&C Annual Statement, Exhibit of Premiums & Losses (State Page) for all companies writing business in Louisiana. This page is unaudited and may contain inadvertent errors.

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APPENDIX C

LIFE, ACCIDENT AND HEALTH INSURANCE

APPENDIX C – LIFE, ACCIDENT AND HEALTH INSURANCE

**LIFE INSURERS EXHIBIT OF PREMIUMS AND BENEFITS
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2021**

Life Insurance					
<i>Direct Premiums and Annuity Considerations</i>	<i>Ordinary</i>	<i>Credit Life</i>	<i>Group</i>	<i>Industrial</i>	<i>Total</i>
Life Insurance	2,095,797,162	42,494,644	498,236,970	3,058,154	2,639,586,921
Annuity Considerations	3,316,592,432	-	847,470,030	-	4,164,062,466
Deposit-Type Contract Funds	65,915,207		205,995,230		271,910,437
Other Considerations	14,005,640	-	905,867,453	-	919,873,093
TOTALS	5,492,310,448	42,494,644	2,457,569,679	3,058,154	7,995,432,913
<i>Direct Dividends to Life Policyholders</i>					
Life Insurance					
Paid in Cash or Left on Deposit	23,864,201	-	250,345	3,879	24,118,425
Applied to Pay Renewal Premiums	23,118,775	-	532,369	3	23,651,146
Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Agent	151,086,451	-	14	335,287	151,421,753
Other	2,039,309	-	-	-	2,039,309
Total Life	200,108,729	-	782,728	339,169	201,230,629
<i>Direct Dividends to Annuity Holders</i>					
Annuities					
Paid in Cash or Left on Deposit	6,851,553	-	13,065	-	6,864,618
Applies to Provide Paid-Up Annuities	1,486,541	-	-	-	1,486,541
Other	3,097,588	-	1,256,853	-	4,354,441
Total Annuities	11,435,682	-	1,269,918	-	12,705,600
GRAND TOTALS	211,544,413	-	2,052,646	339,169	213,936,231
<i>Direct Claims and Benefits Paid</i>					
Death Benefits	1,618,207,897	14,212,046	567,890,657	8,656,587	2,208,967,188
Matured Endowments	4,007,737	-	56,248	489,874	4,553,859
Annuity Benefits	806,634,915	-	354,273,984	-	1,160,908,901
Surrender Values and Withdrawals for Life Contracts	3,285,167,783	-	1,622,655,961	875,217	4,908,698,961
Aggregate Write-Ins for Miscellaneous Direct Claims and Benefits Paid	5,448,888	-	27,295,807	2,877	32,747,572
All Other Benefits, Except Accident and Health	17,442,533	-	846,047	26,461	18,315,041
TOTALS	5,736,909,758	14,212,046	2,573,018,710	10,051,017	8,334,191,529

DATA SOURCE: 2021 Life Annual Statement (State Page) for all companies writing business in Louisiana.

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

APPENDIX C – LIFE, ACCIDENT AND HEALTH INSURANCE

LIFE INSURERS EXHIBIT OF PREMIUMS AND BENEFITS
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2021

Direct Death Benefits and Matured Endowments Incurred	Life Insurance												Total		
	Ordinary			Credit Life			Group			Industrial			Number	Amount	
	Number	Amount		Number	Amount		Number	Amount		Number	Amount				
Unpaid December 31, Prior Year	7,521	237,149,487		165	2,019,366		1,791	74,783,060		3,195	2,256,195		12,672	316,208,109	
Incurred During Current Year	49,500	1,625,404,972		1,387	14,409,223		24,171	547,972,226		11,689	10,464,602		86,747	2,198,251,026	
Settled During Current Year															
By Payment in Full	50,411	1,607,385,106		1,356	14,213,052		23,921	539,498,562		12,489	9,197,943		88,177	2,170,294,661	
By Payment on Compromised Claims	30	157,112		16	-		17	877,078		-	-		63	1,034,190	
Totals Paid	50,441	1,607,542,218		1,372	14,213,052		23,938	540,375,640		12,489	9,197,943		88,240	2,171,328,851	
Reduction by Compromise	5	1,799,510		-	-		15	294,634		452	857,237		472	2,951,381	
Amount Rejected	173	8,350,830		-	-		30	1,893,283		2	2,008		205	10,246,121	
Total Settlements	50,619	1,617,692,558		1,372	14,213,052		23,983	542,563,557		12,943	10,057,188		88,917	2,184,526,353	
Unpaid December 31, Current Year	6,402	244,861,905		180	2,215,536		1,979	80,191,732		1,941	2,663,609		10,502	329,932,783	
Policy Exhibit															
In Force December 31, Prior Year	2,841,535	294,005,782,217		397,554	2,347,929,494		1,037,656	152,938,977,573		762,552	476,143,599		5,039,297	449,768,832,881	
Issued During Year	263,351	27,240,799,294		118,330	1,084,003,333		22,413	14,772,999,400		3	28,000		404,097	43,097,830,028	
Other Changes to In Force (Net)	(233,238)	(18,614,847,998)		(142,324)	(1,087,749,799)		(838,989)	(3,165,284,283)		(32,229)	(30,922,880)		(1,246,780)	(22,898,804,959)	
In Force December 31, Current Year	2,871,648	302,631,733,519		373,560	2,344,183,027		221,080	164,546,692,690		730,326	445,248,719		4,196,614	469,967,857,949	

	Accident and Health Insurance					
	Direct Premiums	Direct Premium Earned	Dividends on Direct Business	Direct Losses Paid	Direct Losses Incurred	
Group Policies	1,420,270,466	1,416,869,650	388,316	1,049,206,415	1,087,935,197	
Federal Employees Health Benefits Program	14,797,667	14,753,885	-	11,783,964	11,939,406	
Credit (Group and Individual)	29,029,506	28,309,918	-	7,523,179	7,180,678	
Collectively Renewable Policies	201,030	208,344	-	688,756	322,294	
Medicare Title XVIII	582,834,095	582,295,686	-	465,377,925	459,862,283	
Other Individual Policies						
Non-cancellable	78,758,227	78,388,352	6,648,923	60,744,120	59,197,063	
Guaranteed Renewable	505,292,064	503,664,577	1,326,397	310,173,223	318,440,390	
Non-renewable for Stated Reasons Only	7,110,431	7,178,539	187,061	2,609,242	2,532,919	
Other Accident Only	1,580,850	1,552,858	-	110,876	104,361	
All Other	31,063,787	30,536,446	132	15,315,630	15,053,715	
Totals	623,805,359	621,320,769	8,162,512	388,953,095	395,328,451	
TOTALS	2,670,938,120	2,663,758,251	8,550,827	1,923,533,332	1,962,568,300	

DATA SOURCE: 2021 Life Annual Statement (State Page) for all companies writing business in Louisiana.

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APPENDIX D

AGGREGATE HEALTH PREMIUM AND ENROLLMENT

APPENDIX D – AGGREGATE HEALTH PREMIUM AND ENROLLMENT

**HEALTH INSURANCE EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION
IN LOUISIANA AS OF DECEMBER 31, 2021**

	<i>Total</i>	<i>Individual Comprehensive</i>	<i>Group Comprehensive</i>	<i>Medicare Supplement</i>
<i>Total Members at End of:</i>				
Prior Year	5,469,756	130,977	424,605	52,908
First Quarter	5,555,076	137,014	415,415	54,798
Second Quarter	5,515,445	139,924	413,497	55,421
Third Quarter	5,586,003	143,935	414,078	56,375
Current Year	5,627,877	141,528	412,909	57,072
Current Year Member Months	66,485,381	1,667,721	4,972,644	665,953
<i>Total Member Ambulatory Encounters for Year:</i>				
Physician	26,175,365	1,295,129	4,457,902	1,138,523
Non-Physician	19,734,726	1,037,690	2,828,432	442,758
Totals	45,910,091	2,332,819	7,286,334	1,581,281
Hospital Patient Days Incurred	1,971,798	38,778	85,685	68,693
Number of Inpatient Admissions	274,218	6,983	15,969	7,315
Health Premiums Written	19,951,989,591	999,210,559	2,517,644,684	132,930,838
Life Premiums Direct	2,496,987	-	-	-
Property and Casualty Premiums Written	-	-	-	-
Health Premiums Earned	19,834,712,469	998,426,930	2,520,567,659	133,019,271
Property and Casualty Premiums Earned	-	-	-	-
Amount Paid for Provision of Health Care Services	16,905,168,930	784,428,766	2,206,819,212	104,897,447
Amount Incurred for Provision of Health Care Services	17,128,798,437	779,985,797	2,170,531,436	104,855,152

DATA SOURCE: 2021 Health Annual Statement, Exhibit of Premiums, Enrollment and Utilization (by state), for all companies writing business in Louisiana.

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

APPENDIX D – AGGREGATE HEALTH PREMIUM AND ENROLLMENT

**HEALTH INSURANCE EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION
IN LOUISIANA AS OF DECEMBER 31, 2021**

	<i>Vision Only</i>	<i>Dental Only</i>	<i>Federal Employees Health Benefits Plan</i>	<i>Title XVIII Medicare</i>	<i>Title XIX Medicaid</i>	<i>Other</i>
<i>Total Members at End of:</i>						
Prior Year	319,681	360,479	73,608	347,402	3,360,250	399,846
First Quarter	313,415	1,242,348	73,732	377,721	2,547,899	392,734
Second Quarter	317,638	1,245,383	73,459	383,842	2,560,337	325,944
Third Quarter	317,812	1,263,645	73,370	391,506	2,595,428	329,854
Current Year	318,194	1,280,965	72,763	389,681	2,624,680	330,085
Current Year Member Months	3,800,847	15,036,035	880,800	4,613,582	30,906,856	3,940,943
<i>Total Member Ambulatory Encounters for Year:</i>						
Physician	-	-	1,027,252	8,087,234	10,155,819	13,506
Non-physician	40,910	15	537,805	4,814,307	10,027,217	5,592
Totals	40,910	15	1,565,057	12,901,541	20,183,036	19,098
Hospital Patient Days Incurred	-	-	31,551	914,998	831,708	385
Number of Inpatient Admissions	-	-	5,096	105,185	133,503	167
Health Premiums Written	24,302,180	238,717,757	488,792,982	5,229,552,947	10,109,667,749	211,169,895
Life Premiums Direct	-	-	-	-	-	2,496,987
Property and Casualty Premiums Written	-	-	-	-	-	-
Health Premiums Earned	24,301,094	119,891,687	506,154,954	5,229,294,881	10,091,726,029	211,329,961
Property and Casualty Premiums Earned	-	-	-	-	-	-
Amount Paid for Provision of Health Care Services	16,501,561	166,382,742	459,359,142	4,351,513,436	8,656,866,360	158,400,264
Amount Incurred for Provision of Health Care Services	16,538,271	184,170,301	468,725,420	4,362,568,465	8,874,704,253	166,719,343

DATA SOURCE: 2021 Health Annual Statement, Exhibit of Premiums, Enrollment and Utilization (by state), for all companies writing business in Louisiana.

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

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APPENDIX E

HEALTH MAINTENANCE ORGANIZATIONS

APPENDIX E – HEALTH MAINTENANCE ORGANIZATIONS

**HEALTH MAINTENANCE ORGANIZATIONS EXHIBIT OF PREMIUMS AND LOSSES
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2021**

NAIC Number	Company Name	Total Members	Direct Premium Written	Market Share	Cumulative Market Share	Direct Premium Earned	Direct Losses Incurred	Loss Ratio
13970	Louisiana Healthcare Connections Inc	540,223	3,094,792,667	16.63%	16.63%	3,094,792,666	2,756,649,677	89.07%
95642	Humana Health Benefit Plan of LA Inc	437,668	2,893,458,693	15.54%	32.17%	2,893,456,138	2,408,348,135	83.23%
95833	United Healthcare of LA Inc	511,493	2,808,602,856	15.09%	47.26%	2,828,275,791	2,509,711,917	88.74%
81200	Louisiana Health Serv & Ind Co	681,709	2,539,826,870	13.64%	60.90%	2,558,190,432	2,196,734,238	85.87%
14064	Community Care Health Plan of LA Inc	331,254	1,751,187,559	9.41%	70.31%	1,734,558,545	1,528,744,285	88.13%
14143	AmeriHealth Caritas LA Inc	237,655	1,405,772,388	7.55%	77.86%	1,405,772,388	1,197,034,499	85.15%
95643	Himo LA Inc	181,427	1,278,582,119	6.87%	84.73%	1,278,552,938	1,071,201,029	83.78%
13607	Peoples Health Inc	86,306	1,234,463,465	6.63%	91.36%	1,236,849,161	1,051,321,737	85.00%
15616	Aetna Better Health Inc	156,852	1,035,113,500	5.56%	96.92%	1,030,809,071	873,425,814	84.73%
95584	Vantage Health Plan Inc	39,207	403,038,702	2.17%	99.09%	403,038,702	349,289,506	86.66%
95173	Aetna Health Inc LA	7,960	69,549,363	0.37%	99.46%	70,585,284	62,581,277	88.66%
15550	Magellan Complete Care of LA Inc	2,091	62,252,741	0.33%	99.80%	62,252,741	42,152,425	67.71%
16788	WellCare Health Ins Co of LA Inc	2,931	23,130,782	0.12%	99.92%	23,130,782	21,134,221	91.37%
16635	CHRISTUS Health Plan LA	2,543	11,446,768	0.06%	99.98%	11,446,768	7,845,223	68.54%
16625	Dignity Care Corp	172	3,090,545	0.02%	100.00%	3,090,545	3,047,877	98.62%
15 HMOs	TOTAL	3,219,491	18,614,309,018	100.00%		18,634,801,952	16,079,221,860	86.29%

DATA SOURCE: 2021 Health Annual Statement, Exhibit of Premiums, Enrollment and Utilization (by state), for all companies writing business in Louisiana.

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

APPENDIX F

TITLE INSURANCE

**TITLE INSURANCE EXHIBIT OF PREMIUMS AND LOSSES
BUSINESS IN LOUISIANA AS OF DECEMBER 31, 2021**

NAIC Number	Company Name	Domicile	Direct Premium Written			Other Income	Net Premium Earned	Direct Loss and Allocated Loss Adjustment Expenses	Direct Loss Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserves
			Direct Operations	Non-Affiliated Agencies	Affiliated Agencies					
12309	Alliant National Title Insurance Co Inc	CO	-	2,754,074	-	-	2,709,630	15,621	13,951	2,432
51411	American Guarantee Title Insurance Co	OK	120,028	1,587,366	-	-	1,651,953	(4,746)	(22,086)	2,140
11974	Amrock Title Insurance Co	TX	-	-	297,003	-	281,818	-	-	-
51578	AmTrust Title Insurance Co	NY	-	1,386	-	50	1,406	-	-	-
50229	Chicago Title Insurance Co	FL	81,731	18,668,142	1,885,006	2,358,343	20,249,824	248,244	399,500	366,538
50083	Commonwealth Land Title Insurance Co	FL	131,356	16,345,817	182,710	8,123	16,401,268	499,774	421,066	377,477
50130	Doma Title Insurance Inc	SC	-	485,913	-	-	467,161	-	-	911
51586	Fidelity National Title Insurance Co	FL	1,332,389	52,708,755	4,973,645	1,405,418	57,163,578	458,029	476,045	605,983
50814	First American Title Insurance Co	NE	338,077	5,858,082	27,064	8,465,955	6,118,167	497,404	358,870	2,275,599
51527	First American Title Insurance Co of LA	LA	-	74,002,776	-	2,225	72,105,594	973,228	865,657	107,219
50369	Investors Title Insurance Co	NC	148	-	-	-	6,000	8,211	4,829	2,436
51020	National Title Insurance of NY Inc	NY	-	-	590,946	-	570,460	(1,026)	(83,922)	16,693
50520	Old Republic National Title Insurance Co	FL	252,114	11,981,875	-	448,171	11,894,391	84,159	(82,881)	39,995
16334	Pulsar Title Insurance Co Inc	LA	-	69,908	4,838,161	-	4,779,928	-	-	-
51632	Radian Title Insurance Inc	OH	54,678	-	1,380	95,665	50,411	9,327	9,327	-
50440	Real Advantage Title Insurance Co	CA	-	-	111,494	6,300	107,116	7,508	-	22,962
50784	Security Title Guarantee Corp Baltimore	MD	-	7,283,430	-	244,707	7,055,342	81,248	176,749	409,862
50121	Stewart Title Guarantee Co	TX	20,437	20,861,518	450	1,258,496	20,687,405	78,971	67,690	167,440
50016	Title Resources Guarantee Co	TX	-	1,965,207	-	25,500	1,924,344	(1,863)	(4,399)	-
50030	US National Title Insurance Co	MS	34,524	1,028,606	747,541	-	1,604,435	57,090	(65,388)	60,956
50050	Westcor Land Title Insurance Co	SC	72,119	841,393	326,324	203,284	1,121,748	40,385	31,081	3,719
51152	WFG National Title Insurance Co	SC	-	22,016,614	138,599	431,448	21,622,594	322,319	98,184	91,302
22 Companies		Totals	2,437,601	238,460,862	14,120,323	14,953,685	248,574,573	3,373,883	2,664,273	4,553,664

DATA SOURCE: 2021 Title Annual Statement, Schedule T for all companies writing business in Louisiana.

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APPENDIX G

GROUP SELF-INSURANCE FUNDS

APPENDIX G – GROUP SELF-INSURANCE FUNDS

**STATE OF LOUISIANA
GROUP SELF-INSURANCE PREMIUM BUSINESS
WRITTEN CALENDAR YEAR 2021**

<i>Fund Name</i>	<i>Premium Written</i>
LAC Self-Insured Fund ^(d)	\$6,567,219
Louisiana Association of Clerks of Court ^(b)	522,380
Louisiana Automobile Dealers Association Self Insurers' Fund ^(d)	10,132,876
Louisiana Construction and Industry Self Insurers' Fund ^(d)	25,780,948
Louisiana Health Care Self Insurance Fund ^(d)	11,290,342
Louisiana Home Builders' Association Self Insurers' Fund ^(a)	21,725,722
Louisiana Hospital Association Workers' Compensation Group SIF ^(d)	7,256,514
Louisiana Housing Council Group Self-Insured Fund ^(a)	15,152,843
Louisiana Loggers Self-Insured Fund ^(d)	3,828,730
Louisiana Municipal Risk Management Agency Group SIF ^(d)	19,787,265
Louisiana Public Schools Risk Management Agency ^(c)	4,296,321
Louisiana Restaurant Association Self Insurers' Fund ^(d)	15,607,799
Louisiana Rural Parish Insurance Cooperative (SIF) ^(d)	2,925,828
Police Jury Assoc. of Louisiana d/b/a Parish Government Risk Management Agency ^(d)	11,905,349
Property Casualty Alliance of Louisiana ^(b)	2,256,946
TOTAL	\$159,037,082

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

^(a) As of March 31, 2021

^(b) As of June 30, 2021

^(c) As of October 1, 2021

^(d) As of December 31, 2021

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APPENDIX H

REVENUE REPORT AS REQUIRED BY LA. R.S. 49:308.6(C)

APPENDIX H – REVENUE REPORT

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

<i>Description</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Self-Generated Fees	\$51,709,017	\$45,041,926	\$37,440,043
Assessments:			
<i>Health Insurance Portability and Accountability Act Assessment, Interest</i>	883,875	909,109	1,126,189
<i>Louisiana Insurance Rating Assessment</i>	77,115,239	77,453,328	75,723,248
<i>Insurance Fraud Investigation Assessment</i>	6,602,525	5,523,398	5,843,461
Total Assessments	\$84,601,639	\$83,885,835	\$82,692,898
Federal Funds	\$575,267	\$366,289	\$539,308
Miscellaneous/Other Revenue:			
<i>Louisiana Automobile Theft and Insurance Fraud Prevention Authority (Gifts, Grants, Donations), Interest</i>	173	97	3,650
<i>Income Not Available</i>	74,210	133,314	38,356
<i>Premium Taxes</i>	1,126,973,247	1,043,522,634	953,772,736
Total Other Major State Revenue	\$1,127,047,630	\$1,043,656,045	\$953,814,742
Interagency Transfers	-	-	-
TOTAL COLLECTIONS	\$1,263,933,553	\$1,172,950,095	\$1,074,486,991

APPENDIX H – REVENUE REPORT

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

Description	Revised Statute	Fee Amount	Fiscal Year 2021-2022	Fiscal Year 2020-2021	Fiscal Year 2019-2020
Certificate of Authority, Initial Certificate	22:821(B)(1), 22:269(B)(1), 22:214 (2)(a)	2,500/500/25	\$92,980	\$62,775	\$84,750
Securities Fees - Registration of Securities	22:821(B)(6)	200	260	255	260
Filing a Charter, Other Documents and Amendments Thereto	22:821(B)(8)	25	2,173	7,375	7,550
Approval Fee of Foreign or Alien Surplus Lines Insurers	22:821(B)(17)	1,050	233,100	221,550	186,900
Third-Party Administrators - Licensing Fee	22:821(B)(15)(a)	500	18,200	21,600	16,200
Third-Party Administrators - Annual Report Filing Fee	22:821(B)(15)(b)	300	130,800	125,100	116,700
Acquisition of Control or Merger With a Domestic Insurer - Statement Fee	22:821(B)(16)	2,500	7,500	5,000	-
Risk Purchasing Group - Registration Fee	22:821(B)(18)(a)	100	1,750	1,700	3,200
Risk Purchasing Group - Annual Renewal	22:821(B)(18)(b)	50	10,900	11,750	13,350
Viatical Settlement Broker - First Time Applicant	22:821(B)(19)(a)	50	-	-	250
Viatical Settlement Broker - Annual Renewal	22:821(B)(19)(a)	50	800	850	5,800
Viatical Settlement Provider - First Time Applicant	22:821(B)(19)(c)	1,000	1,100	1,100	2,400
Vehicle Mechanical Breakdown Insurer	22:362(A)	1,500	21,000	22,500	27,000
Property Residual Value Insurer - Renewal Fee	22:382(A)	1,500	1,500	1,500	-
Dental Referral Plan - Initial License	22:1166	250	250	-	500
Producer License - First Time Applicant, Includes: Each Addtl. Line of Authority for Limited Lines only \$50 Specialty Limited Lines Credit Insurance Specialty Limited Lines Motor Vehicle Title Insurance	22:821(B)(3)(b) 22:821(B)(31)(a-b); 22:1549(B)(4)&(5) 22:821(B)(32)(a-b); 22:1550(B)(1)(d)& (B)(2)	75+50 each addtl. line 250<21 emp/1,000>20 emp 250<21 emp/1,000>20 emp	4,349,950	3,998,955	2,757,475
Producer License - Includes: Initial Company Appointment (yearly) Renewal Co. Appointment of Individual (yearly by Jan.1) Initial Company Appointment of Business Entity	22:821(B)(3)(b), 22:1549(D), 22:1550(D) 22:821(B)(3)(b), 22:1549(D), 22:1550(D) 22:821(B)(3)(b), 22:1549(D), 22:1550(D)	30 20 100	34,168,680	29,934,265	24,435,580
Producer License - Renewal Fee (every 2 yrs), Includes: Producer Renewal Fee Specialty Limited Lines Credit Insurance Specialty Limited Lines Motor Vehicle Title Insurance	22:821(B)(3)(b), 22:1549(D), 22:1150(D) 22:821(B)(31)(c-d); 22:1549(C) 22:821(B)(32)(d-e); 22:1550(C)	50=1 line/55=2+ lines 125<21 emp/500>20 emp 125<21 emp/500>20 emp	3,887,730	3,467,115	3,299,095
Producer License - Surplus Line Broker - First Time Applicant	22:821(B)(3)(a)	250	158,000	105,250	98,750
Producer License - Surplus Line Broker - Renewal Fee	22:821(B)(3)(a)	350	612,605	539,865	542,470
Producer License - Failure to File Producer License Timely (late fee)	22:821(B)(3)(c), 22:1547(C)(2)	50	336,200	332,920	267,610
Producer License - Continuing Education Provider/ Course Application Fee	22:821(B)(29)(a-b)	250/25	64,075	52,405	45,780
Producer License - Invalid/Bad Address	22:1547(G)	50	43,250	35,550	39,700
Securities Fees - Registration of Dealer	22:821 (B)(6)	50	-	60	-
Managing General Agent - Initial Registration	22:821(B)(14)(a)	300	1,500	1,800	600
Managing General Agent - Annual Registration	22:821(B)(14)(b)	300	10,200	14,100	14,400
Managing General Agent - Insurer's Initial Notice of Appointment	22:821(B)(14)(c)	300	3,300	5,100	900
Managing General Agent - Insurer's Annual Notice of Appointment	22:821(B)(14)(d)	300	15,000	18,000	17,000

APPENDIX H – REVENUE REPORT

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

<i>Description</i>	<i>Revised Statute</i>	<i>Fee Amount</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Company Filing of Life, Health and Accident Insurance Policy Forms - Per Product	22:821(B)(11)(a)	100	186,667	205,350	216,700
Company Filing of Property and Casualty Insurance Policy Forms - Per Product	22:821(B)(10)	100	175,225	200,699	54,440
Company Filing to Adopt a Reference or Item Filing of Advisory Organization’s Form Reference Filing	22:821(B)(10)	20	-	(20)	5,075
Company Filing of Property and Casualty Insurance Policy Endorsements, Amendments or Riders	22:821(B)(10)	25	125	-	67,905
Impounded Auto Sale	14:98(D)(2)(a)(d), 14:98 (E)(2)(a)(d)	-	-	730	-
Company Filing of Life, Health and Accident Insurance Policy Forms or Health Maintenance Organization Submission - Per Product	22:821(B)(11)(a)	100	45,600	56,025	48,275
Company Filing of Medicare Supplement Insurance Premium Rates, Rate Schedule and Supporting Documents - Per Type	22:821(B)(11)(b)	100	16,417	16,200	20,900
Company Filing of Medicare Supplement Insurance Advertisements - Per Submission	22:821(B)(11)(c)	100	19,200	21,200	27,900
LDI Annual Conference			56,100	-	42,275
Annual Financial Regulation Fee/Annual Statement (Health Maintenance Organization)	22:821(B)(2), 22:269(B)(3)(a)	1,000/250	1,438,739	1,431,672	1,420,214
Fines/Stipulations	22:13, 22:14, 22:16, 22:18, 22:33, 22:35, 22:68(E), 22:88(M)(1)(2)(3), 22:184, 22:216, 22:250, 22:252, 22:257, 22:269, 22:271, 22:316, 22:348, 22:371, 22:391, 22:440, 22:444: 22:456, 22:457, 22:536, 22:591, 22:597, 22:709, 22:714, 22:796, 22:833, 22:846, 22:855, 22:987, 22:1011, 22:1071, 22:1143, 22:1167, 22:1191, 22:1211, 22:1283, 22:1292, 22:1460, 22:1529, 22:1546, 22:1547, 22:1549, 22:1550, 22:1552, 22:1554, 22:1556, 22:1557, 22:1558, 22:1559, 22:1562, 22:1585, 22:1623, 22:1625, 22:1627, 22:1651, 22:1654, 22:1671, 22:1672, 22:1699, 22:1700, 22:1731, 22:1770, 22:1837, 22:1860, 22:1877, 22:1892, 22:1924, 22:1925, 22:1929, 22:1946, 22:1964, 22:1969, 22:1970, 22:1994, 22:1995, 22:2007, 22:2036, 22:2060, 22:2069, 22:2090, 22:2198, 22:2245, 22:2394, 22:2399		848,876	308,895	285,284
Lawsuit Fees	9:2800.7(H)	5	-	-	60
Annual Premium Tax Fee (\$90,000)	22:794, 22:821(D)	90,000	90,000	90,000	90,000
Copies, Certified Copies and Other Fees (Miscellaneous)	LA Administrative Code Title 4 Chapter 3:30; 22:821(B)(4)	0.25	359	1,435	578
Professional Employer Organization New License	22:1748	500	21,400	21,500	14,800

APPENDIX H – REVENUE REPORT

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

<i>Description</i>	<i>Revised Statute</i>	<i>Fee Amount</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Professional Employer Organization Renewal	22:1748	300	57,000	50,900	53,100
Limited Licensing for Motor Vehicle Rental Company - Initial License	22:821(B)(33)(a)(i-i), 22:1763(B)	500/100	(40)	350	2,020
Limited Licensing for Motor Vehicle Rental Company - Renewal	22:821(B)(33)(a)(i-i), 22:1763(B)	250/50	1,000	2,100	500
Service of Process	22:821(B)(22)	25	6,550	6,150	3,717
Claims Adjuster License and Registration - Business Entity - Initial License	22:821(B)(23)(a)	55	3,685	2,310	2,860
Claims Adjuster License and Registration - Business Entity - Renewal	22:821(B)(23)(a)	50	6,850	8,000	6,100
Claims Adjuster License and Registration - Resident/Non-Resident - Initial License	22:821(B)(23)(b)	55	1,881,580	1,093,245	909,800
Claims Adjuster License and Registration - Resident/Non-Resident - Renewal	22:821(B)(23)(b)	50	2,268,790	2,105,755	1,976,415
Claims Adjuster License and Registration - Catastrophe and Emergency Claims Adjuster	22:821(B)(23)(c)	25	114,875	179,575	18,000
Public Adjuster License - Business Entity - Initial License	22:821(B)(24)(a)	55	2,035	2,275	330
Public Adjuster License - Business Entity - Renewal	22:821(B)(24)(a)	50	1,300	450	550
Public Adjuster License - Resident/Non-Resident - Initial License	22:821(B)(24)(b)	55	21,180	16,775	5,390
Public Adjuster License - Resident/ Non-Resident - Renewal	22:821(B)(24)(b)	50	9,300	4,800	4,450
Risk Retention Group - Initial Registration	22:821(B)(21)	1,000	11,100	9,000	4,000
Certificate of Compliance	22:821(B)(25)	10	1,581	2,160	1,530
Filing of Vehicle Mechanical Breakdown Insurance Policies - Per Submission	22:821(B)(26)	25	75	3,500	3,220
Discount Medical Plan - Application	22:1260.4(A)	250	3,000	200	-
Prelicensing or Continuing Education - Provider Application	22:821(B)(29)(a)	250	2,250	5,425	5,525
Prelicensing or Continuing Education - Program or Course Application	22:821(B)(29)(b)	25	1,550	1,535	1,275
Appraisers - First Time Applicant	22:821(B)(34)	55	29,560	22,155	4,695
Appraisers - Renewal Fee	22:821(B)(34)	50	4,390	1,530	815
Utilization Review Organization (other than a Health Insurance Issuer) - Application Fee	22:821(B)(36)	1,500	10,500	10,500	18,000
Independent Review Organization - Application Fee	22:821(B)(37)	500	500	1,000	500
Independent Review Organization - Annual Report Filing Fee	22:281(B)(37)(b) REPEALED	500	-	-	500
Consultant License - First Time Applicant	22:821(B)(38)(a-b)	75	9,395	11,455	8,475
Consultant License - Producer Renewal Fee (every two years)	22:821(B)(38)(a-b)	50	550	705	500
Consultant License - Failure to File License Timely (per license) (late fee)	22:821(B)(38); 22:821(B)(3)(c)	50	150	250	200
Claims Adjuster License - Failure to File License Timely (per license) (late fee)	22:821(B)(23)(d)	50	178,700	150,700	128,450

APPENDIX H – REVENUE REPORT

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

<i>Description</i>	<i>Revised Statute</i>	<i>Fee Amount</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Viatical Settlement Provider - Annual Renewal	22:821(B)(19)(c)	500	8,000	7,000	500
Pharmacy Services Administrative Organizations - Licensing Fee	22:821(B)(39)(a-b)	300	1,800	-	-
Pharmacy Services Administrative Organizations - Annual Report Filing Fee	22:821(B)(39)(a-b)	150	300	-	-
TOTAL SELF-GENERATED FEES			\$51,709,017	\$45,041,926	\$37,440,043

APPENDIX H – REVENUE REPORT

MULTI-YEAR COMPARISON OF REVENUES BY TYPE ASSESSMENTS

<i>Health Insurance Portability and Accountability Act Assessment - Administrative Fund</i>	<i>Revised Statute</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
HIPAA Assessment	22:1071(D)(2)(a)	883,854	909,072	1,124,847
HIPAA Interest	22:1071(D)(3)(b)	21	37	1,342
TOTAL ADMINISTRATIVE FUND		\$883,875	\$909,109	\$1,126,189

<i>Louisiana Insurance Rating Assessment</i>	<i>Revised Statute</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Sheriffs' Pension Fund, Municipal Police Retirement Fund, Firefighters' Retirement Fund	22:1476(A)(3)	74,456,004	74,782,524	73,112,101
Municipal Fire and Police Civil Service	22:1476(A)(2)	2,659,235	2,670,804	2,611,147
Department of Insurance	22:1476 (B) Act 226 of 2019 Regular Session repealed LDI portion effective 7/1/19	-	-	-
TOTAL LOUISIANA INSURANCE RATING ASSESSMENT		\$77,115,239	\$77,453,328	\$75,723,248

<i>Insurance Fraud Investigation Fund Assessment</i>	<i>Revised Statute</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Fraud Assessment - Administrative Fee	40:1428(A)(4)(a)	30,000	30,000	30,000
Fraud Assessment - Louisiana Automobile Theft and Insurance Fraud Prevention Authority	40:1428(A)(4)(a)	187,000	187,000	187,000
Fraud Assessment - Department of Insurance - 10%	40:1428(A)	679,272	653,007	624,159
Fraud Assessment- Department of Justice - 15%	40:1428(A)	623,416	859,820	952,711
Fraud Assessment - Department of Public Safety - 75%	40:1428(A)	5,082,837	3,793,571	4,049,591
TOTAL INSURANCE FRAUD INVESTIGATION FUND ASSESSMENT		\$6,602,525	\$5,523,398	\$5,843,461

APPENDIX H – REVENUE REPORT

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

<i>Federal</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Senior Health Insurance Information Program Grant	575,267	366,289	539,308
TOTAL FEDERAL FUNDS	\$575,267	\$366,289	\$539,308

<i>Louisiana Automobile Theft and Insurance Fraud Prevention Authority</i>	<i>Revised Statute</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
LATIFPA Fund (Gifts, Grants, Donations)	22:2133(2)	-	-	-
LATIFPA Fund Interest	22:2134(A)	173	97	3,650
TOTAL LATIFPA		\$173	\$97	\$3,650

<i>Income Not Available</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Income Not Available	27,265	2,759	27,466
Income Not Available - Prior Year Accounts Receivable Collections	46,945	130,555	10,890
TOTAL INCOME NOT AVAILABLE	\$74,210	\$133,314	\$38,356

<i>Insurance Premium Taxes</i>	<i>Revised Statute</i>	<i>Fiscal Year 2021-2022</i>	<i>Fiscal Year 2020-2021</i>	<i>Fiscal Year 2019-2020</i>
Medicaid-Enrolled Managed Care Organizations	22:842(B)	582,531,416	544,194,639	457,885,185
Life, Accident and Health	22:838, 22:842, 22:270	115,279,965	106,442,947	112,769,151
Fire Casualty and Miscellaneous	22:838, 22:831	268,842,774	254,516,105	255,605,012
Surplus Lines	22:439	107,260,393	92,933,854	83,663,349
Fireman Training	22:837	3,713,367	3,451,512	3,381,642
Fire Department	22:345	25,559,469	23,853,553	23,012,775
Penalties	22:846, 22:796, 22:440	1,012,744	589,177	307,892
Retaliatory	22:836	1,127,060	249,141	239,246
Sub-Totals		\$1,105,327,188	\$1,026,230,928	\$936,864,252
Fire Marshal	22:835	21,646,059	17,291,706	16,908,484
TOTAL INSURANCE PREMIUM TAXES		\$1,126,973,247	\$1,043,522,634	\$953,772,736

APPENDIX I

LOUISIANA 101 LIFE INSURANCE EXAM RESULTS REPORT CALENDAR YEAR 2022

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

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

(a) The total number of examinees.

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

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

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

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

LOUISIANA 101 LIFE INSURANCE EXAM RESULTS REPORT

FIRST TIME TAKERS BY GENDER AND FAIL/PASS STATUS CALENDAR YEAR 2022

<i>Gender</i>	<i>Fail</i>	<i>Pass</i>	<i>Total</i>	<i>Percent of Total</i>
Female	159	191	350	21.75%
Percent Female	45.43%	54.57%	100.00%	
Percent Fail or Pass	22.46%	21.20%		
Male	81	95	176	10.94%
Percent Male	46.02%	53.98%	100.00%	
Percent Fail or Pass	11.44%	10.54%		
Chose Not to Respond	404	568	972	60.41%
Percent Chose Not to Respond	41.56%	58.44%	100.00%	
Percent Fail or Pass	57.06%	63.04%		
Left Blank	64	47	111	6.90%
Percent Left Blank	57.66%	42.34%	100.00%	
Percent Fail or Pass	9.04%	5.22%		
Total	708	901	1,609	100.00%
Percent Fail or Pass	44.00%	56.00%	100.00%	
Percent of Total	100.00%	100.00%		

FIRST TIME TAKERS BY ETHNICITY AND FAIL/PASS STATUS CALENDAR YEAR 2022

<i>Ethnicity</i>	<i>Fail</i>	<i>Pass</i>	<i>Total</i>	<i>Percent of Total</i>
Asian American/Pacific Islander	5	8	13	0.81%
Percent Asian Americans/Pacific Islanders	38.46%	61.54%	100.00%	
Percent Fail or Pass	0.71%	0.89%		
Black/African-American	104	85	189	11.75%
Percent Blacks/African-Americans	55.03%	44.97%	100.00%	
Percent Fail or Pass	14.69%	9.43%		
Hispanic/Latin American	6	12	18	1.12%
Percent Hispanics/Latin Americans	33.33%	66.67%	100.00%	
Percent Fail or Pass	0.85%	1.33%		
Native American	2	1	3	0.19%
Percent Native Americans	66.67%	33.33%	100.00%	
Percent Fail or Pass	0.28%	0.11%		
Caucasian/White (non-Hispanic)	66	103	169	10.50%
Percent Caucasians/Whites (non-Hispanic)	39.05%	60.95%	100.00%	
Percent Fail or Pass	9.32%	11.43%		
Chose Not to Respond	461	645	1,106	68.74%
Percent Chose Not to Respond	41.68%	58.32%	100.00%	
Percent Fail or Pass	65.11%	71.59%		
Left Blank	64	47	111	6.90%
Percent Left Blank	57.66%	42.34%	100.00%	
Percent Fail or Pass	9.04%	5.22%		
Total	708	901	1,609	100.00%
Percent Fail or Pass	44.00%	56.00%	100.00%	
Percent of Total	100.00%	100.00%		

LOUISIANA 101 LIFE INSURANCE EXAM RESULTS REPORT

**FIRST TIME TAKERS BY ETHNICITY, GENDER AND FAIL/PASS STATUS
CALENDAR YEAR 2022**

<i>Fail</i>	<i>Gender</i>				
<i>Ethnicity</i>	<i>Female</i>	<i>Male</i>	<i>Chose Not to Respond</i>	<i>Left Blank</i>	<i>Total</i>
Asian American/Pacific Islander Percent Asian Americans/Pacific Islanders Who Failed Percent Gender Group Who Failed	3 60.00% 1.89%	2 40.00% 2.47%	0 0.0% 0.0%	0 0.0% 0.0%	5 100.0%
Black/African-American Percent Blacks/African-Americans Who Failed Percent Gender Group Who Failed	74 71.15% 46.54%	29 27.88% 35.80%	1 0.97% 4.76%	0 0.0% 0.0%	104 100.0%
Hispanic/Latin American Percent Hispanics/Latin Americans Who Failed Percent Gender Group Who Failed	3 50.00% 1.89%	3 50.00% 3.70%	0 0.0% 0.0%	0 0.0% 0.0%	6 100.0%
Native American Percent Native Americans Who Failed Percent Gender Group Who Failed	1 50.00% 0.63%	1 50.00% 1.23%	0 0.0% 0.0%	0 0.0% 0.0%	2 100.0%
Caucasian/White (non-Hispanic) Percent Caucasians/Whites (non-Hispanic) Who Failed Percent Gender Group Who Failed	45 68.18% 28.30%	20 30.30% 24.69%	1 1.52% 0.25%	0 0.0% 0.0%	66 100.0%
Chose Not to Respond Percent Chose Not to Respond Who Failed Percent Gender Group Who Failed	33 7.16% 20.75%	26 05.64% 32.10%	402 87.20% 99.50%	0 0.0% 0.0%	461 100.0%
Left Blank Percent Left Blank Who Failed Percent Gender Group Who Failed	0 0.0% 0.0%	0 0.0% 0.0%	0 0.0% 0.0%	64 100.0% 100.0%	64 100.0%
Totals	159	81	404	64	708

<i>Pass</i>	<i>Gender</i>				
<i>Ethnicity</i>	<i>Female</i>	<i>Male</i>	<i>Chose Not to Respond</i>	<i>Left Blank</i>	<i>Total</i>
Asian American/Pacific Islander Percent Asian Americans/Pacific Islanders Who Passed Percent Gender Group Who Passed	6 75.0% 3.14%	2 25.0% 2.11%	0 0.0% 0.0%	0 0.0% 0.0%	8 100.0%
Black/African-American Percent Blacks/African-Americans Who Passed Percent Gender Group Who Passed	58 68.23% 30.37%	26 30.59% 27.37%	1 1.18% 0.18%	0 0.0% 0.0%	85 100.0%
Hispanic/Latin American Percent Hispanics/Latin Americans Who Passed Percent Gender Group Who Passed	7 58.33% 3.66%	5 41.67% 5.26%	0 0.0% 0.0%	0 0.0% 0.0%	12 100.0%
Native American Percent Native Americans Who Passed Percent Gender Group Who Passed	1 100.0% 0.52%	0 0.0% 0.0%	0 0.0% 0.0%	0 0.0% 0.0%	1 100.0%
Caucasian/White (non-Hispanic) Percent Caucasians/Whites (non-Hispanic) Who Passed Percent Gender Group Who Passed	61 59.22% 31.94%	42 40.78% 44.21%	0 0.0% 0.0%	0 0.0% 0.0%	103 100.0%
Chose Not to Respond Percent Chose Not to Respond Who Passed Percent Gender Group Who Passed	58 9.00% 30.37%	20 3.10% 21.05%	567 88.00% 99.82%	0 0.0% 0.0%	645 100.0%
Left Blank Percent Left Blank Who Passed Percent Gender Group Who Passed	0 0.0% 0.0%	0 0.0% 0.0%	0 0.0% 0.0%	47 100.0% 100.0%	47 100.0%
Totals	191	95	568	47	901

LOUISIANA 101 LIFE INSURANCE EXAM RESULTS REPORT

FIRST TIME TAKERS BY HIGHEST LEVEL OF EDUCATION AND FAIL/PASS STATUS CALENDAR YEAR 2022

<i>Highest Level of Education</i>	<i>Fail</i>	<i>Pass</i>	<i>Total</i>	<i>Percent of Total</i>
Less Than 12th Grade Percent of This Education Level Percent of Fail or Pass	5 83.33% 0.71%	1 16.67% 0.11%	6 100.00%	0.37%
High School Diploma or Equivalent Percent of This Education Level Percent of Fail or Pass	68 62.96% 9.60%	40 37.04% 4.44%	108 100.00%	6.71%
Some College Percent of This Education Level Percent of Fail or Pass	71 45.51% 10.03%	85 54.49% 9.43%	156 100.00%	9.70%
Two-Year College Degree (Associate Degree) Percent of This Education Level Percent of Fail or Pass	33 55.93% 4.66%	26 44.07% 2.89%	59 100.00%	3.67%
Four-Year College Degree (Bachelor's Degree) Percent of This Education Level Percent of Fail or Pass	35 40.23% 4.94%	52 59.77% 5.77%	87 100.00%	5.41%
Advanced Degree (Master's Degree or Doctorate) Percent of This Education Level Percent of Fail or Pass	16 23.53% 2.25%	36 76.47% 3.99%	52 100.00%	3.23%
Chose Not to Respond Percent Chose Not to Respond Percent of Fail or Pass	480 42.07% 67.80%	661 57.93% 73.37%	1,141 100.00%	70.92%
Totals	697	798	1,495	100.0%

FIRST TIME TAKERS BY PRIMARY LANGUAGE AND FAIL/PASS STATUS CALENDAR YEAR 2022

<i>Primary Language</i>	<i>Fail</i>	<i>Pass</i>	<i>Total</i>	<i>Percent of Total</i>
English Percent of English Language Percent of Fail or Pass	260 46.43% 36.72%	300 53.57% 33.30%	560 100.0%	34.80%
Spanish Percent of Spanish Language Percent of Fail or Pass	4 57.14% 0.56%	3 42.86% 0.33%	7 100.0%	0.44%
Vietnamese Percent of Vietnamese Language Percent of Fail or Pass	1 33.33% 0.14%	2 66.67% 0.22%	3 100.0%	0.19%
Other Percent of Other Language Percent of Fail or Pass	4 57.14% 0.56%	3 42.86% 0.33%	7 100.0%	0.43%
Chose Not to Respond Percent of Chose Not to Respond Percent of Fail or Pass	439 42.54% 62.00%	593 57.46% 65.82%	1,032 100.0%	64.14%
Totals	708	901	1,609	100.0%



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