



LOUISIANA DEPARTMENT OF INSURANCE  
TIMOTHY J. TEMPLE  
COMMISSIONER

**BULLETIN 2024-01**

**TO: AUTHORIZED PROPERTY AND CASUALTY INSURERS AND SURPLUS LINES INSURERS**

**FROM: TIMOTHY J. TEMPLE, COMMISSIONER**

**RE: DATA CALL RELATING TO HOMEOWNERS' INSURANCE POLICIES**

**DATE: JUNE 18, 2024**

Act No. 9 of the 2024 Regular Session of the Louisiana Legislature grants all authorized property and casualty insurers, including surplus lines insurers, (collectively, insurers), the authority to cancel certain homeowners' insurance policies subject to the three-year rule. Bulletin 2024-01 provides notification and updated guidance on reporting requirements relating to homeowners' insurance policies<sup>1</sup> issued in the state of Louisiana. The Louisiana Department of Insurance (LDI) is requiring all insurers to complete and submit the **Homeowners' Insurance Policies Data Calls through the POIDRS module in the Industry Access Portal, found at <https://ia.lidi.state.la.us/industryaccess/>.**

Instructions on how to create an account, associate the account with a licensee, and request module access are detailed in the help manual link on this page. New Microsoft Excel templates to facilitate the submission of data in the POIDRS module are being developed and will be available after August 1, 2024.

**INITIAL REPORTING:**

**All Insurers are required to submit an initial report of all homeowners' insurance policies in place for at least three years on or before August 1, 2024. The initial report must be filed on or before September 30, 2024.**

This initial reporting by all insurers will include but not be limited to the following:

1. The total number of homeowners' insurance policies in place August 1, 2024, that fall under the three-year rule. Include the complete physical address with the zip code, parish, policy number, policy expiration date, dwelling coverage amount, and premium charged for each policy.

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<sup>1</sup> Homeowners' insurance is defined as a policy of insurance on a one or two family owner-occupied premises, which combines fire and allied lines with any one or more perils of casualty, liability, or other types of insurance within one policy form at a single premium, where the insurer's liability for damage to the premises under said policy is determined with reference to the replacement value of the premises pursuant to [La. R.S. 22:47\(15\)](#).

## **SECOND REPORTING:**

**All insurers must file a second report on or before February 1, 2025, updating the number of and reasons for cancellation or nonrenewal of all homeowners' insurance policies in place on August 1, 2024, through December 31, 2024. Please note that the second report will be data as of August 1, 2024, through December 31, 2024, and insurers must thereafter file on a quarterly basis in accordance with the schedule provided in the table below.**

The reporting requirements for all insurers will include, but not be limited to, the following:

1. The total number of homeowners' insurance policies in place on August 1, 2024, that remain in force as of December 31, 2024, that fall under the three-year rule. Include the complete physical address with the zip code, parish, policy number, policy expiration date, dwelling coverage amount, and premium charged for each policy.
2. The total number of homeowners' insurance policies that were in place on August 1, 2024, and are no longer in force as of December 31, 2024, that fall under the three-year rule. Include the complete physical address with the zip code, parish, policy number, policy expiration date, dwelling coverage amount for each policy, premium charged, and the reason for cancellation or nonrenewal for each policy in the appropriate data field<sup>2</sup>.

## **QUARTERLY REPORTINGS:**

Insurers availing themselves of Act No. 9 of the 2024 Regular Session of the Louisiana Legislature that grants an insurer the right of nonrenewal or cancellation of homeowners' insurance policies up to 5% must file the following information on a quarterly basis. Please refer to the charts below for the schedule of upcoming data calls after January 1, 2025. Insurers will file the following information, including but not limited to:

1. The total number of homeowners' insurance policies in place on December 31, that remain in force that fall under the three-year rule. Include the complete physical address with the zip code, parish, policy number, policy expiration date, dwelling coverage amount, and premium charged for each policy.
2. The total number of homeowners' insurance policies that were in place on December 31 that were cancelled or nonrenewed in the relevant quarterly reporting period. Include the complete physical address with the zip code, parish, policy number, policy expiration date, dwelling coverage amount for each policy, premium charged, and the reason for cancellation or nonrenewal for each policy in the appropriate data field<sup>3</sup>.

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<sup>2</sup> [La. R.S. 22:1265](#)

<sup>3</sup> [La. R.S. 22:1265](#)

3. The total number of homeowners' insurance policies, as per the plan filed in compliance with Act No. 9 of the 2024 Regular Session of the Louisiana Legislature. Insurers must include the complete physical address with the zip code, parish, policy number, policy expiration date, dwelling coverage amount for each policy, premium charged, and the reason for cancellation or nonrenewal for each policy.

**All insurers must file quarterly reports of all homeowners' insurance policies that are subject to the three-year rule** beginning in 2025, following the schedule provided in the table below for all data call submissions.

<b>QUARTERLY DATA CALL FILINGS BEGINNING IN 2025</b>		
<b>Data Call Report No.</b>	<b>Homeowner Policies Data Reported</b>	<b>Due Date</b>
1st Report	January - March	May 1
2nd Report	April - June	August 1
3rd Report	July - September	November 1
4th Report	October - December	February 1

**ZERO REPORTING:**

**It is important to note that all insurers are required to submit filings.** Insurers that choose not to utilize the up to 5% cancellation provision pursuant to Act No. 9 of the 2024 Regular Session of the Louisiana Legislature must file and complete a data field indicating that no homeowners' insurance policies will be cancelled or nonrenewed pursuant to Act No. 9. Additionally, insurers must report the number of homeowners' insurance policies in place under the three-year rule on a quarterly basis in accordance with the table above.

Please refer to the LDI website for more information. Any additional questions may be submitted to [3yruledata@ldi.la.gov](mailto:3yruledata@ldi.la.gov).

The information requested pursuant to this data call must be submitted via the LDI **POIDRS module in the Industry Access Portal**. Pursuant to [La. R.S. 22:1984](#), **insurers' responses are confidential and shall be given confidential treatment. Additionally, insurers' responses shall be exempted from public disclosure in accordance with [La. R.S. 44:1 et seq.](#)** All responses may be aggregated for purposes of public disclosure.

The LDI reserves the right to request additional information or expand the scope of the data call in response to any developments or information received.

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If there are any questions or concerns regarding Bulletin 2024-01, please contact the Deputy Commissioner for the Office of Property and Casualty at 225-342-5203 or electronically at [3yruledata@ldi.la.gov](mailto:3yruledata@ldi.la.gov).

Baton Rouge, Louisiana this 18th day of June 2024.

A handwritten signature in blue ink, appearing to read "T. Temple", is positioned above a horizontal line.

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TIMOTHY J. TEMPLE  
COMMISSIONER OF INSURANCE