



LOUISIANA DEPARTMENT OF INSURANCE

TIMOTHY J. TEMPLE

COMMISSIONER

BULLETIN 2025-04

TO: AUTHORIZED PROPERTY AND CASUALTY INSURERS AND SURPLUS LINES INSURERS

FROM: TIMOTHY J. TEMPLE, COMMISSIONER OF INSURANCE

RE: PRE-NOTICE OF DATA CALLS RELATING TO 2025 HURRICANE INSURANCE CLAIMS

DATE: JUNE 27, 2025

The Louisiana Department of Insurance (LDI) hereby issues Bulletin 2025-04 to provide advance notification and guidance on potential claims reporting requirements during the 2025 hurricane season in Louisiana. The LDI is requiring all authorized property and casualty insurers, including those writing private flood insurance coverage, and surplus lines insurers (insurers), to prepare for the mandatory submission of claims data if deemed necessary by the LDI following a named storm or hurricane.

For each named storm or hurricane that requires the submission of claims data, the LDI will issue a separate directive outlining the specific data call requirements. Each directive will include a reporting schedule with clear timelines and due dates. The corresponding Excel spreadsheet template will be made available on the LDI's website at that time. For reference, Bulletin 2025-04 includes an attachment of a sample spreadsheet used in a previous data call.

All insurers must submit complete Excel reports. Only claims related to the named storm or hurricane involving Louisiana policies should be reported; non-catastrophe claims are to be excluded. If an insurer has no claims to report and does not anticipate receiving any, a single report indicating zero claims is sufficient. However, if relevant claims are received at a later date, the insurer must submit reports during the next scheduled reporting periods. Completed Excel reports must be submitted to LDI's Office of Policy, Innovation & Research at OPIR@ldi.la.gov.

Bulletin 2025-04 does not apply to life or health insurers, mono-line financial guaranty, mortgage guaranty, title, fidelity and surety, workers' compensation, medical malpractice, professional liability insurers, or reinsurers. If a holding company has multiple authorized insurers within its group, it may consolidate the required information into a single Excel report, provided it includes a list of all insurers being reported on the Instructions tab. However, surplus lines insurers must submit their data individually and should not be included in a group aggregated report.

In accordance with [La. R.S. 22:1981](#), et seq., insurers' responses will be treated as confidential and will not be subject to public disclosure under [La. R.S. 44:4.1](#). However, the LDI may use the submitted data in aggregated form for public reporting purposes.

If there are any questions or concerns regarding Bulletin 2025-04, please contact the Deputy Commissioner for the Office of Policy, Innovation & Research at (225) 342-6708 or electronically at OPIR@ldi.la.gov.

Baton Rouge, Louisiana this 27th day of June 2025.



TIMOTHY J. TEMPLE
COMMISSIONER OF INSURANCE

**LOUISIANA HURRICANE
DATA CALL
Purpose and Definitions**

The purpose of the data call is to identify areas hardest hit by natural catastrophe and determine the total number of claims and insured losses due to recent catastrophic events.

Data will only be accepted in Excel (.xlsx).

DATA DEFINITIONS

Paid Loss means indemnity payments on closed claims excluding adjustment expense. Payments should be net of actual salvage and subrogation recoveries. For applicable lines, include losses associated with loss of use, additional living expense, fair rental value, etc.

Case Incurred Loss means indemnity case reserves plus claim payments made to date. Estimates of IBNR should not be included.

Residential Property is defined as any type of personal lines insurance provided against loss to real and personal property as defined in the standard fire policy and extended coverage thereon, a dwelling policy, the homeowners, tenants, and condominium unit owners multiple peril policy, mobile homeowners insurance policy, insurance against the perils of vandalism, malicious mischief, burglary, or theft, or liability insurance, or any combination thereof, delivered or issued for delivery in the State.

Commercial Property included all commercial property losses, including those on commercial Dwelling Fire and Allied Lines policies. Business interruption losses should be excluded from this tab but included under the separate "Business Interruption" tab.

Business Interruption includes losses under a commercial policy for loss of income, operating expenses, and extra expenses while a business is restoring operations.

Flood shall include private insurance only (exclude NFIP "write-your-own").

All Other Lines of Business shall exclude Workers Compensation, other than property damage claims and non-Property/Casualty claims.

FOR REFERENCE ONLY

Residential Property						
Claim/Loss location		Please Include Cumulative Claims and Losses as of date of reported date.				
5 Digit ZIP Code ("99999" may be used for claims with unknown location)	County/Parish	Number of Claims Reported	Number of Claims Closed With Payment	Number of Claims Closed Without Payment	Paid Loss	Case Incurred Loss

EXAMPLE

FOR REFERENCE ONLY

Commercial Property						
Claim/Loss location		Please Include Cumulative Claims and Losses as of date of reported date.				
5 Digit ZIP Code ("99999" may be used for claims with unknown location)	County/Parish	Number of Claims Reported	Number of Claims Closed With Payment	Number of Claims Closed Without Payment	Paid Loss	Case Incurred Loss

EXAMPLE

FOR REFERENCE ONLY

Personal Auto						
Claim/Loss location		Please Include Cumulative Claims and Losses as of date of reported date.				
5 Digit ZIP Code ("99999" may be used for claims with unknown location)	County/Parish	Number of Claims Reported	Number of Claims Closed With Payment	Number of Claims Closed Without Payment	Paid Loss	Case Incurred Loss

EXAMPLE

FOR REFERENCE ONLY

Commercial Auto						
Claim/Loss location		Please Include Cumulative Claims and Losses as of date of reported date.				
5 Digit ZIP Code ("99999" may be used for claims with unknown location)	County/Parish	Number of Claims Reported	Number of Claims Closed With Payment	Number of Claims Closed Without Payment	Paid Loss	Case Incurred Loss

EXAMPLE

FOR REFERENCE ONLY

Business Interruption						
Claim/Loss location		Please Include Cumulative Claims and Losses as of date of reported date.				
5 Digit ZIP Code ("99999" may be used for claims with unknown location)	County/Parish	Number of Claims Reported	Number of Claims Closed With Payment	Number of Claims Closed Without Payment	Paid Loss	Case Incurred Loss

EXAMPLE

FOR REFERENCE ONLY

Flood						
Claim/Loss location		Please Include Cumulative Claims and Losses as of date of reported date.				
5 Digit ZIP Code ("99999" may be used for claims with unknown location)	County/Parish	Number of Claims Reported	Number of Claims Closed With Payment	Number of Claims Closed Without Payment	Paid Loss	Case Incurred Loss

EXAMPLE

FOR REFERENCE ONLY

All Other Lines of Business						
Claim/Loss location		Please Include Cumulative Claims and Losses as of date of reported date.				
5 Digit ZIP Code ("99999" may be used for claims with unknown location)	County/Parish	Number of Claims Reported	Number of Claims Closed With Payment	Number of Claims Closed Without Payment	Paid Loss	Case Incurred Loss

EXAMPLE