



LOUISIANA DEPARTMENT OF INSURANCE
TIMOTHY J. TEMPLE
COMMISSIONER

DIRECTIVE 226

TO: ALL AUTHORIZED PROPERTY AND CASUALTY INSURERS
FROM: TIMOTHY J. TEMPLE, COMMISSIONER OF INSURANCE
RE: LOUISIANA CITIZENS EMERGENCY ASSESSMENTS
DATE: MARCH 21, 2025

The Louisiana Department of Insurance (LDI) issues Directive 226 to remind all authorized property and casualty insurers (insurers) of their duty to accurately charge and collect emergency assessments levied by the Louisiana Citizens Property Insurance Corporation (LCPIC) in accordance with [La. R.S. 22:2291](#), et seq. Insurers are directed to review their records and update their systems within 30 days to ensure that these assessments reflect any changes in the law or modifications to policies issued by LCPIC.

Insurers are urged to review [Directive 198 \(Revised and Reissued\)](#), issued by the LDI on February 10, 2021. This directive provides guidelines on the imposition and collection of emergency assessments levied by the LCPIC and outlines the process by which insurers must accurately apply these assessments to policyholders' premiums and remit the collected funds to LCPIC. Additionally, it specifies insurers' duty to ensure compliance with relevant laws, maintain proper records, and update systems to reflect changes in emergency assessment rates or applicable regulations.

All insurers must review their records within 30 days to ensure compliance with [La. R.S. 22:2291](#), et seq. and the guidance outlined in [Directive 198 \(Revised and Reissued\)](#). Insurers must promptly self-report any errors identified during this review to the LDI. Noncompliance with Directive 226 may result in administrative action by the LDI.

If there are any questions or concerns regarding Directive 226, please contact the Deputy Commissioner for the Office of Consumer Services at (225) 219-0002 or electronically at public@ldi.la.gov.

Please be governed accordingly.

Baton Rouge, Louisiana, this 21st day of March 2025.

TIMOTHY J. TEMPLE