Navigating the Department of Insurance Resources

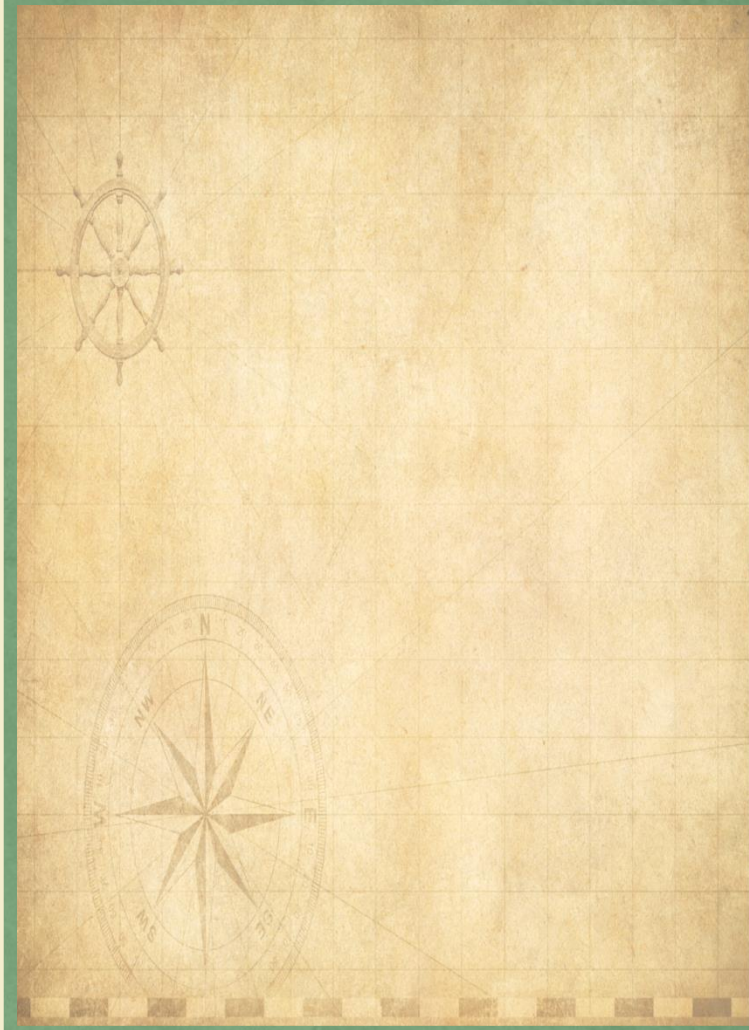
Ileana Ledet

Deputy Commissioner of Public Affairs

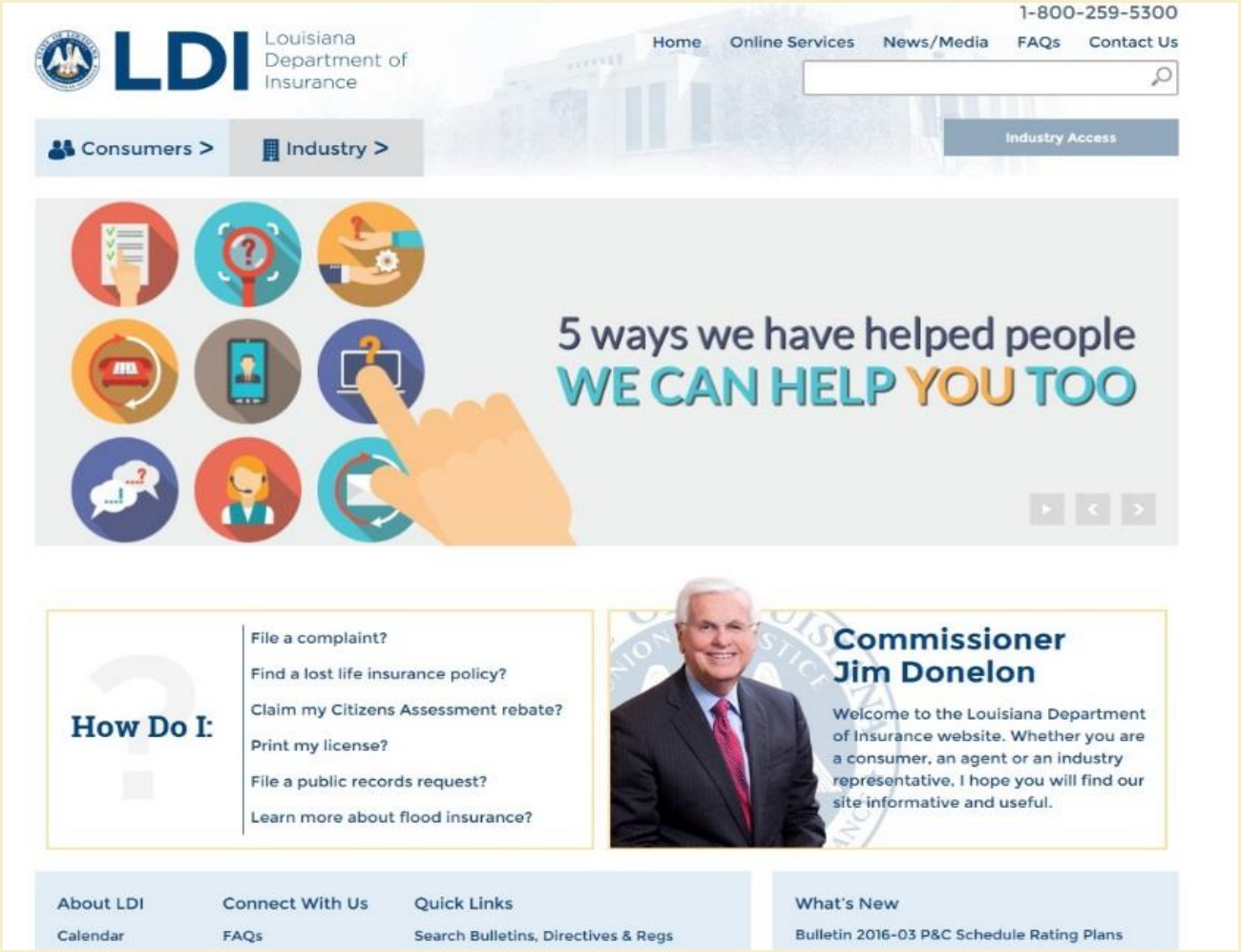
August 5, 2016

LDI Louisiana Department of Insurance

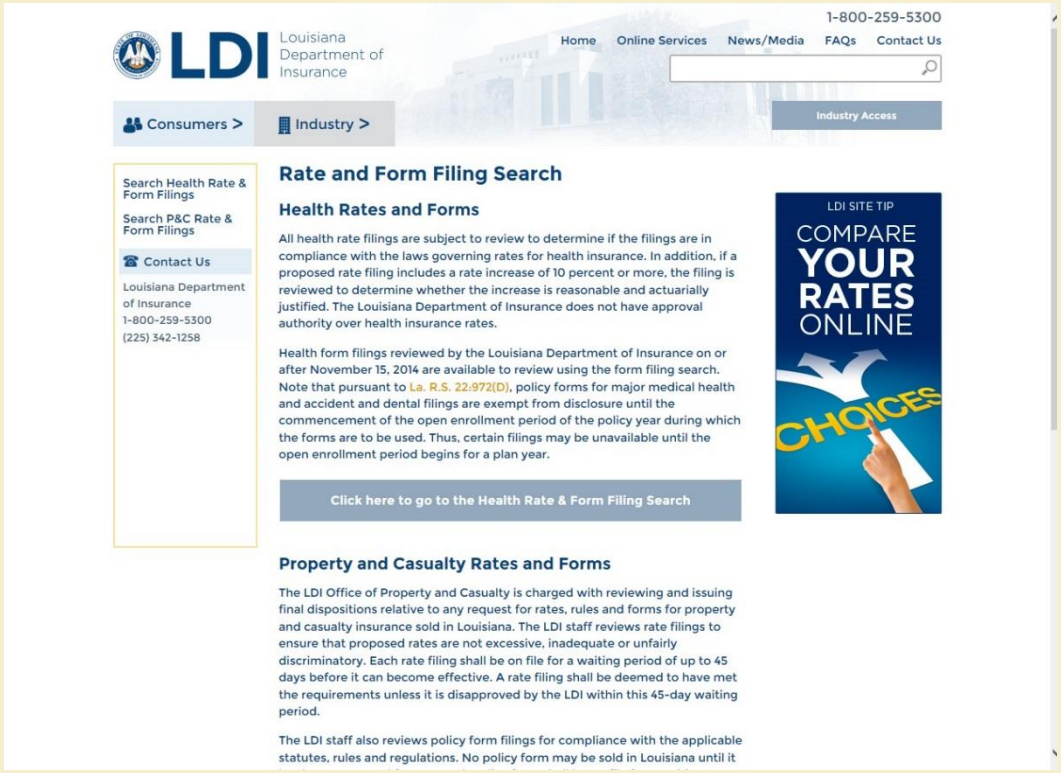
LDI Resources



Our Website LDI.LA.GOV

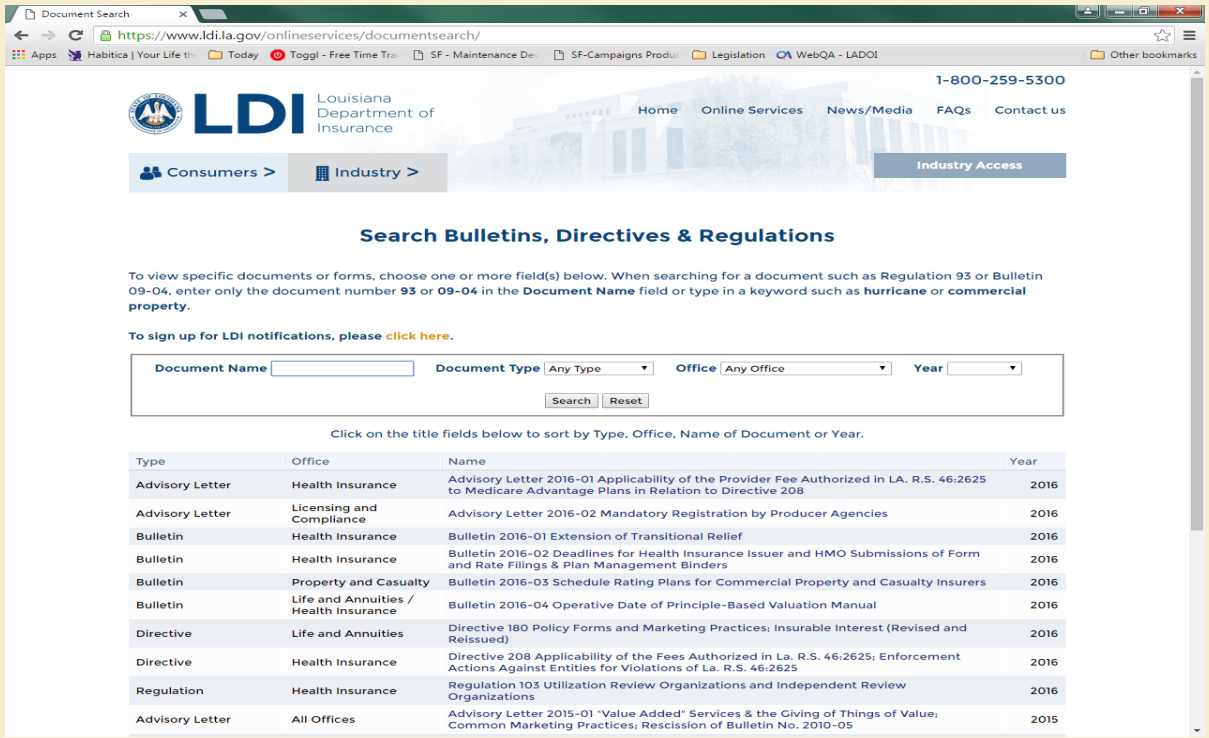


Search Rates & Forms



- Search Health as well as Property & Casualty Rates and Forms
- SERFF Filing Access

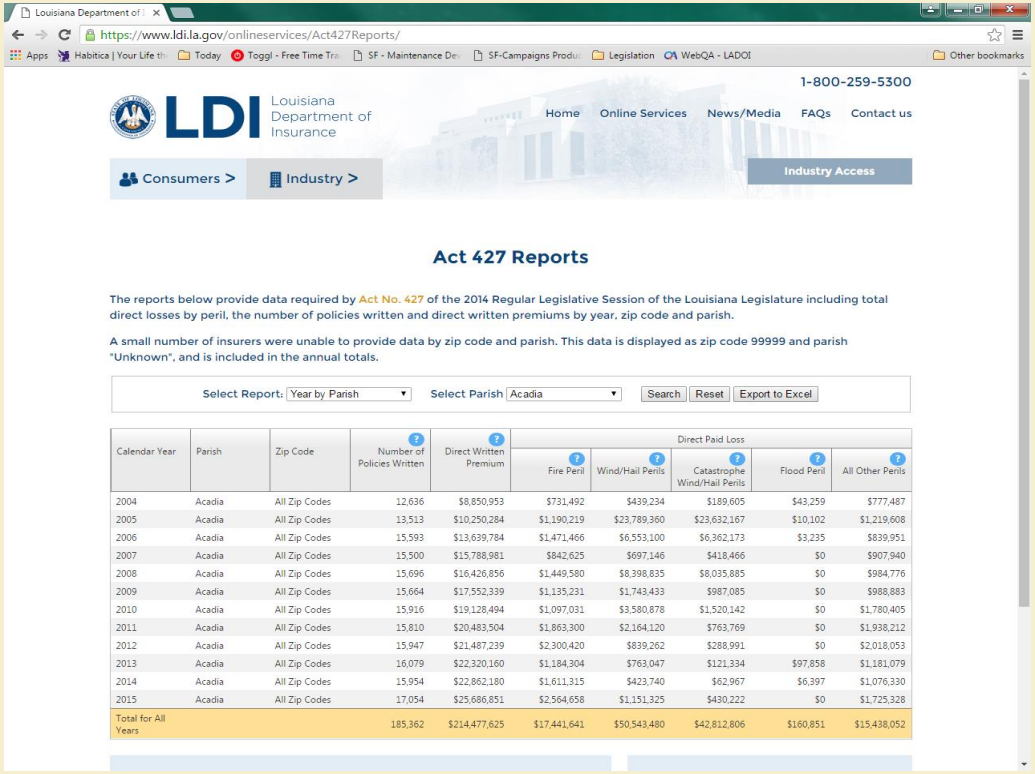
Search Bulletins, Directives & Regs



Type	Office	Name	Year
Advisory Letter	Health Insurance	Advisory Letter 2016-01 Applicability of the Provider Fee Authorized in LA. R.S. 46:2625 to Medicare Advantage Plans in Relation to Directive 208	2016
Advisory Letter	Licensing and Compliance	Advisory Letter 2016-02 Mandatory Registration by Producer Agencies	2016
Bulletin	Health Insurance	Bulletin 2016-01 Extension of Transitional Relief	2016
Bulletin	Health Insurance	Bulletin 2016-02 Deadlines for Health Insurance Issuer and HMO Submissions of Form and Rate Filings & Plan Management Binders	2016
Bulletin	Property and Casualty	Bulletin 2016-03 Schedule Rating Plans for Commercial Property and Casualty Insurers	2016
Bulletin	Life and Annuities / Health Insurance	Bulletin 2016-04 Operative Date of Principle-Based Valuation Manual	2016
Directive	Life and Annuities	Directive 180 Policy Forms and Marketing Practices; Insurable Interest (Revised and Reissued)	2016
Directive	Health Insurance	Directive 208 Applicability of the Fees Authorized in La. R.S. 46:2625; Enforcement Actions Against Entities for Violations of La. R.S. 46:2625	2016
Regulation	Health Insurance	Regulation 103 Utilization Review Organizations and Independent Review Organizations	2016
Advisory Letter	All Offices	Advisory Letter 2015-01 "Value Added" Services & the Giving of Things of Value; Common Marketing Practices; Rescission of Bulletin No. 2010-05	2015

- Searching by document name, keyword, type, issuing office or year can help narrow down your results.
- You can also sign up for LDI notifications to receive an email when new bulletins, directives and regulations are released.

Act 427 Data Submission



https://www.ldi.la.gov/onlineservices/Act427Reports/

1-800-259-5300

LDI Louisiana Department of Insurance

Home | Online Services | News/Media | FAQs | Contact us

Consumers > | Industry > | Industry Access

Act 427 Reports

The reports below provide data required by Act No. 427 of the 2014 Regular Legislative Session of the Louisiana Legislature including total direct losses by peril, the number of policies written and direct written premiums by year, zip code and parish.

A small number of insurers were unable to provide data by zip code and parish. This data is displayed as zip code 99999 and parish "Unknown", and is included in the annual totals.

Select Report: Year by Parish | Select Parish: Acadia | Search | Reset | Export to Excel

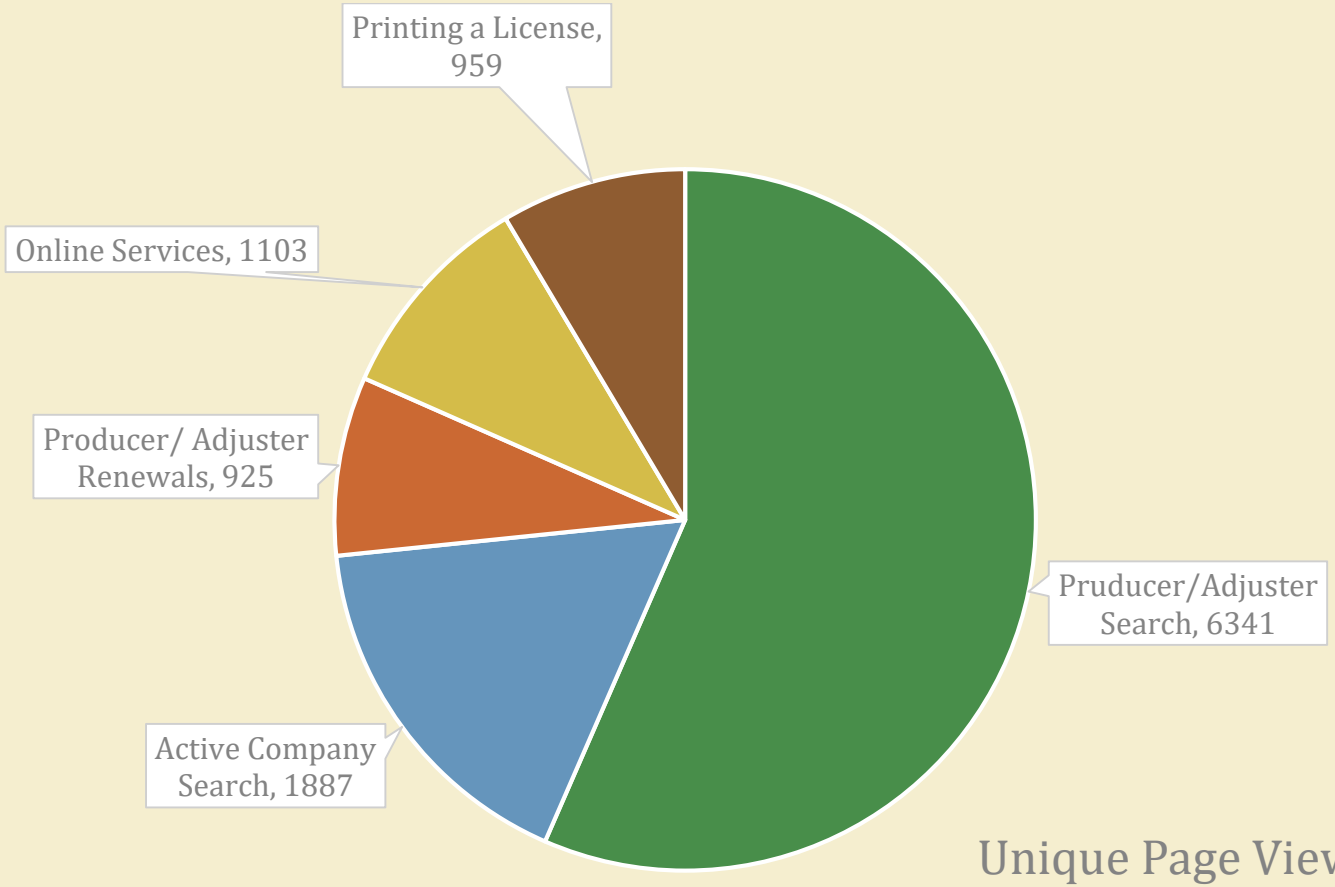
Calendar Year	Parish	Zip Code	Number of Policies Written	Direct Written Premium	Direct Paid Loss				
					Fire Peril	Wind/Hail Perils	Catastrophe Wind/Hail Perils	Flood Peril	All Other Perils
2004	Acadia	All Zip Codes	12,636	$8,850,953	$731,492	$439,234	$189,605	$43,259	$777,487
2005	Acadia	All Zip Codes	13,513	$10,250,284	$1,190,219	$23,789,360	$23,632,167	$10,102	$1,219,608
2006	Acadia	All Zip Codes	15,593	$13,639,784	$1,471,466	$6,553,100	$6,362,173	$3,235	$839,951
2007	Acadia	All Zip Codes	15,500	$15,788,981	$842,625	$697,146	$418,466	$0	$907,940
2008	Acadia	All Zip Codes	15,696	$16,426,856	$1,449,580	$8,398,835	$8,035,885	$0	$984,776
2009	Acadia	All Zip Codes	15,664	$17,552,339	$1,135,231	$1,743,433	$987,085	$0	$988,883
2010	Acadia	All Zip Codes	15,916	$19,128,494	$1,097,031	$3,580,878	$1,520,142	$0	$1,780,405
2011	Acadia	All Zip Codes	15,810	$20,483,504	$1,863,300	$2,164,120	$763,769	$0	$1,938,212
2012	Acadia	All Zip Codes	15,947	$21,487,239	$2,300,420	$839,262	$288,991	$0	$2,018,053
2013	Acadia	All Zip Codes	16,079	$22,320,160	$1,184,304	$763,047	$121,334	$97,858	$1,181,079
2014	Acadia	All Zip Codes	15,954	$22,862,180	$1,611,315	$423,740	$62,967	$6,397	$1,076,330
2015	Acadia	All Zip Codes	17,054	$25,686,851	$2,564,658	$1,151,325	$430,222	$0	$1,725,328
Total for All Years			185,362	$214,477,625	$17,441,641	$50,543,480	$42,812,806	$160,851	$15,438,052

Under Act No. 427 of the 2014 Regular Legislative Session of the Louisiana Legislature, the Department must collect and publish the total direct losses by peril, the number of policies written and direct written premiums by year, zip code and parish.

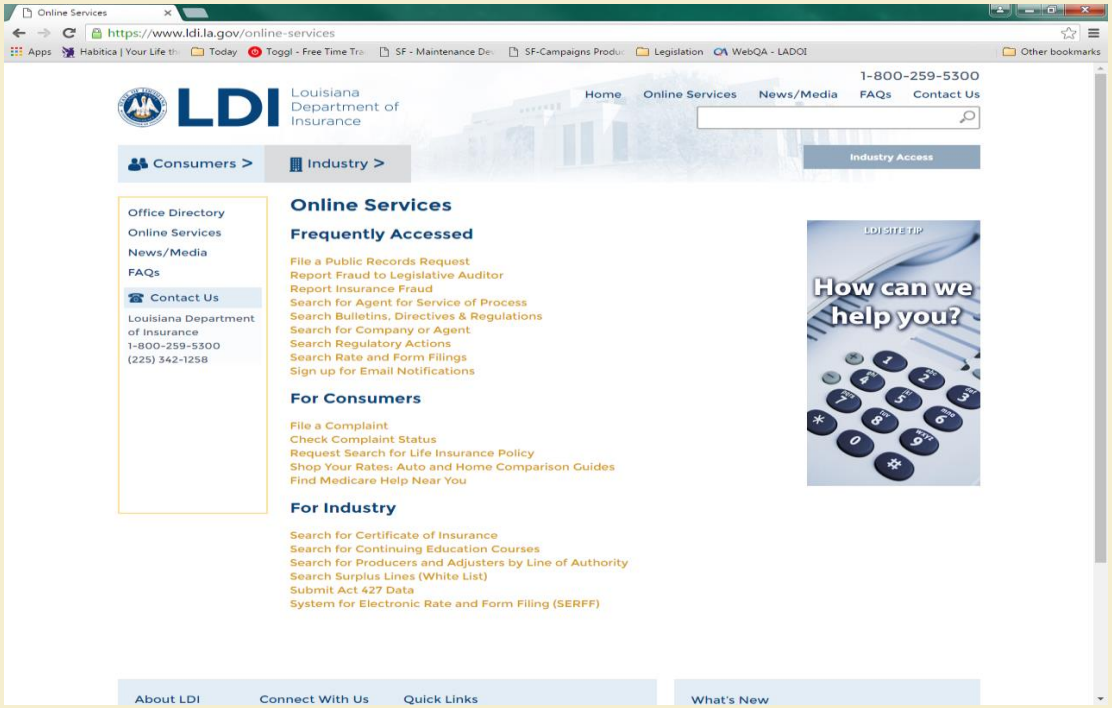
This data is searchable online by parish and zip code for industry and consumers.

Website Trends

Top 5 webpages visited during an average week.

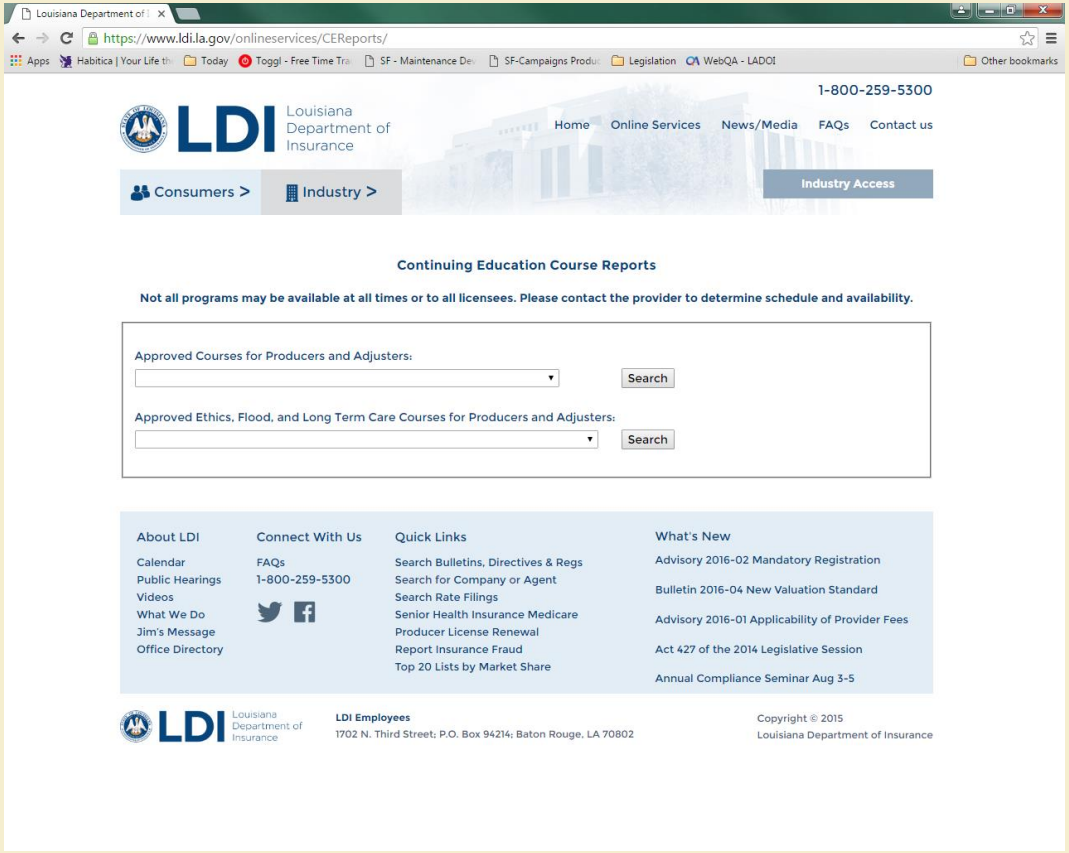


Online Services



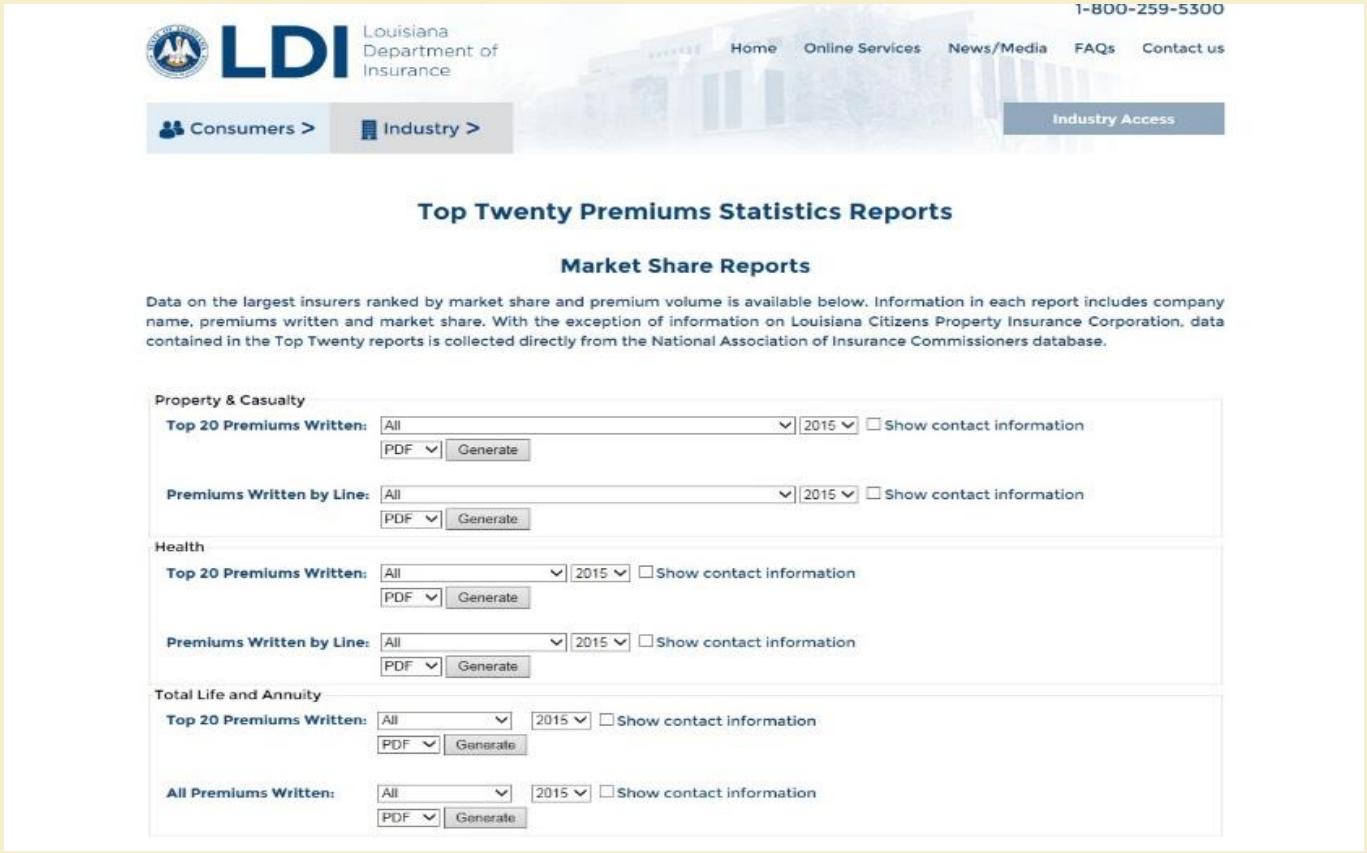
Online Services is a webpage with all of the most frequently visited links by Consumers and Industry for easy access.

Continuing Education



You can use the Continuing Education Course Reports tool to find approved courses for a variety of topics including producers, adjusters, ethics, flood and long-term care courses.

Top 20 Reports

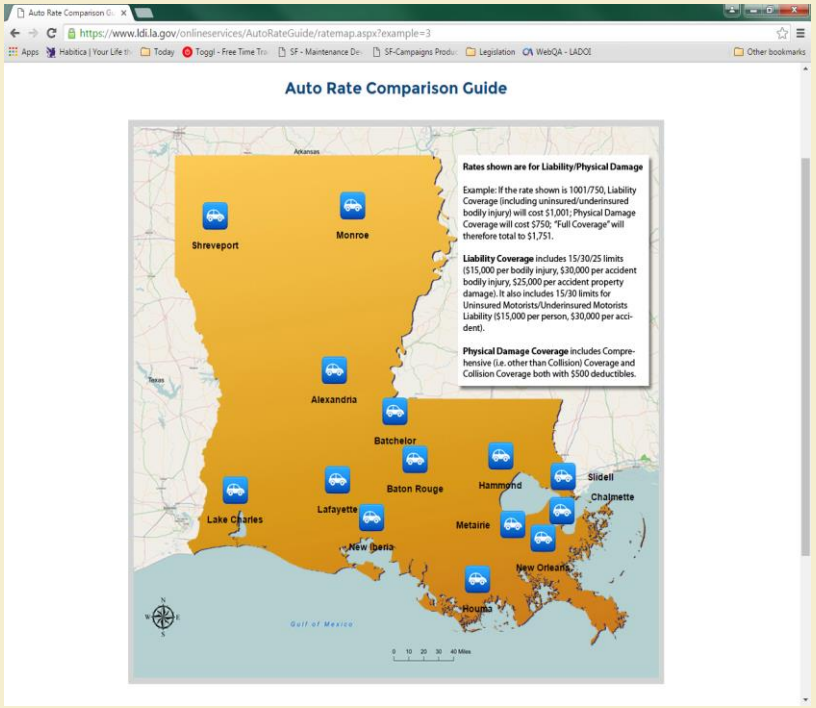


Search Top 20 Reports by P&C; Health; Life and Annuity;

P&C and Life go back 10 years; Health goes back 3 years

Shop Your Rates

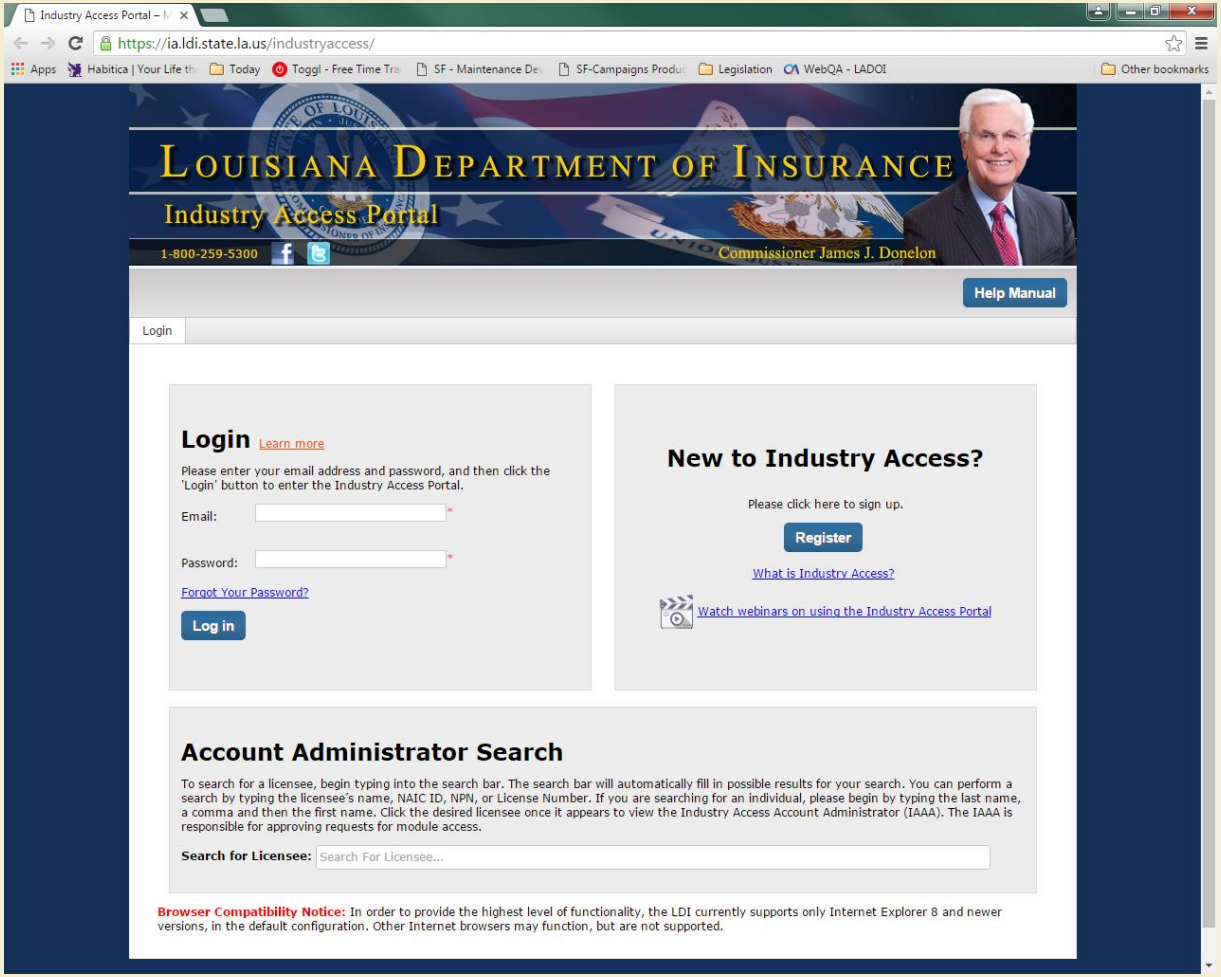
- Shop Your Rates tools can help consumers compare insurance rates among companies for the type of insurance that matches their needs and area of the state.
- There are Shop Your Rates tools for automobile and homeowners insurance.
- Data for 30 cities are updated each Fall.



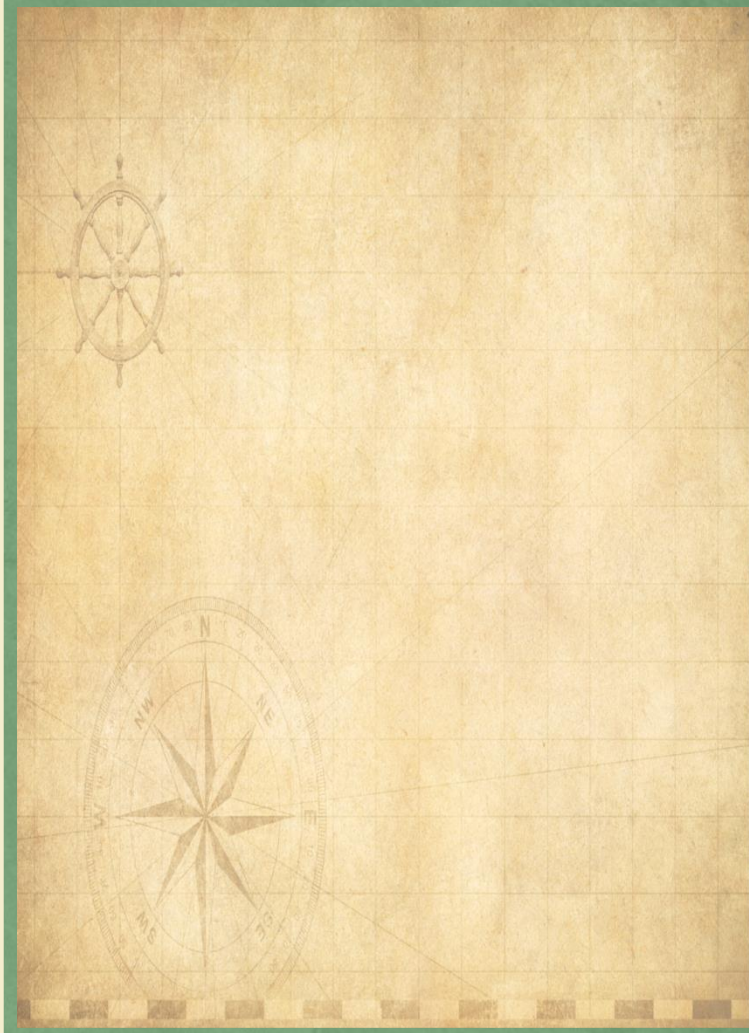
Industry Resources

www.ldi.la.gov/industryresources

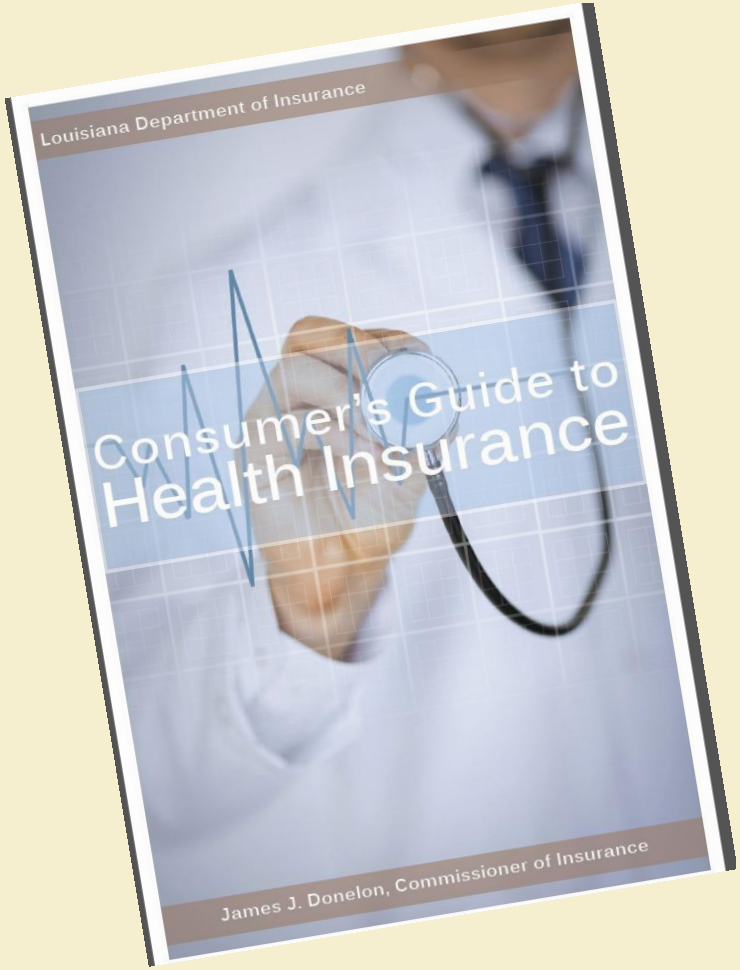
Industry Access



Website Takeaways



Online and Print Publications



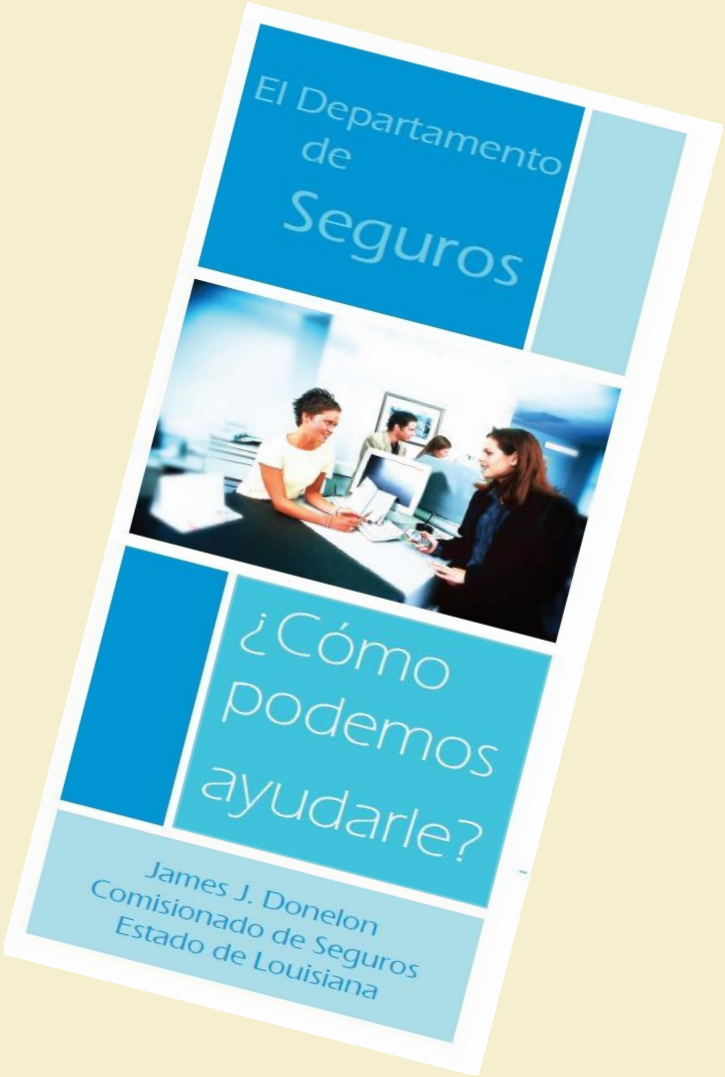
Finding publications on the website:

- Select "Resources and Publications" in the Consumer Menu.
- To receive paper copies of certain publications, call Public Affairs. Limited quantities may be mailed. Larger requests will need to be picked up at the Department.

Online and Print Publications

Some publications are also available in Spanish or Vietnamese.

Alternate language publications can be found on the website under “Consumer Publications” or in print from the Department.



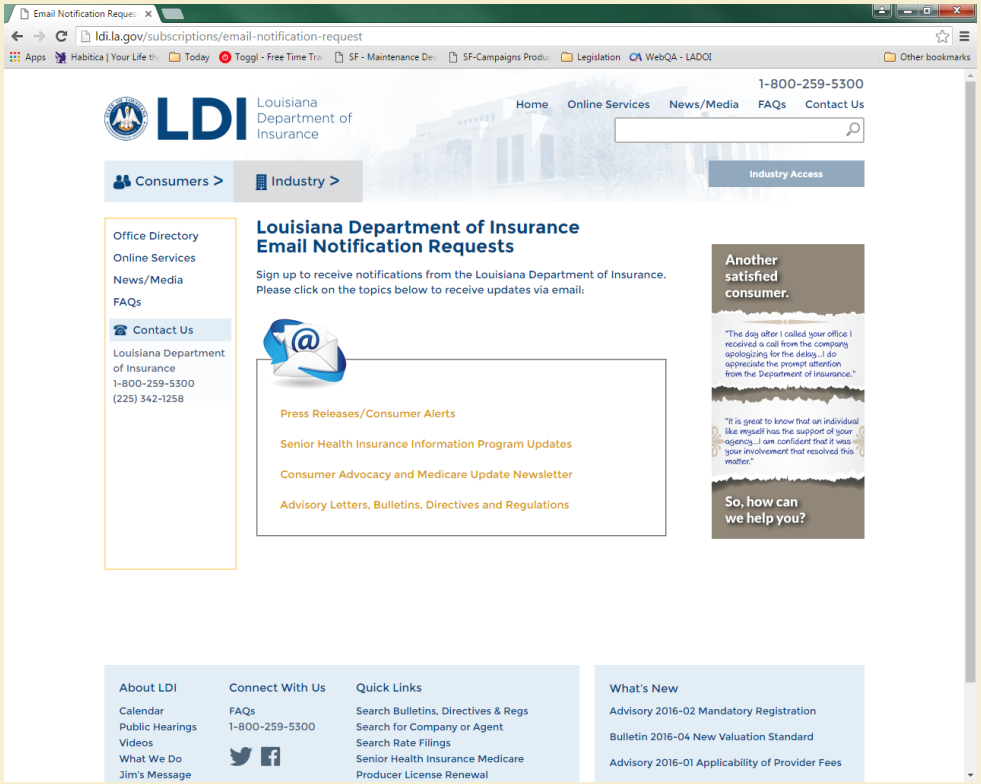
Follow us on Social Media

- The Department maintains an active Twitter, Facebook and LinkedIn presence.

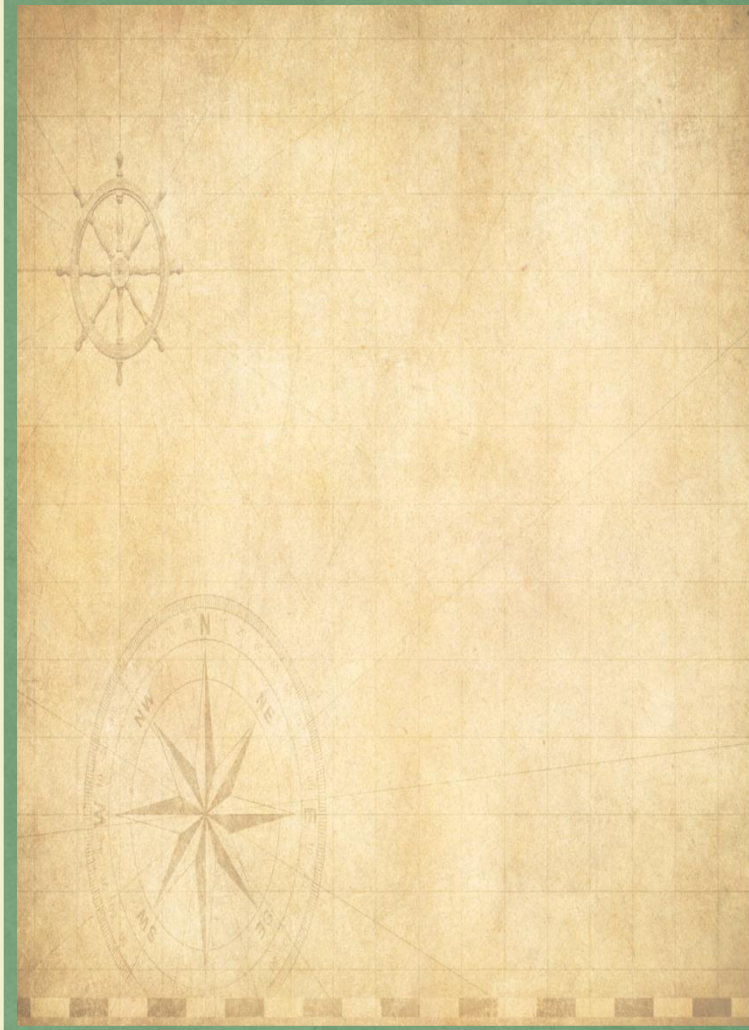
- Please follow us online and feel free to retweet or repost any of our tools and information.

Sign Up for Notifications

- You can keep up with the latest from the Department with email sign ups for several mailing lists.
- If you change your mind, you can unsubscribe.
- Most lists only email twice a month or less, with the exception of the Bulletins, Directives and Regulations mailing list.



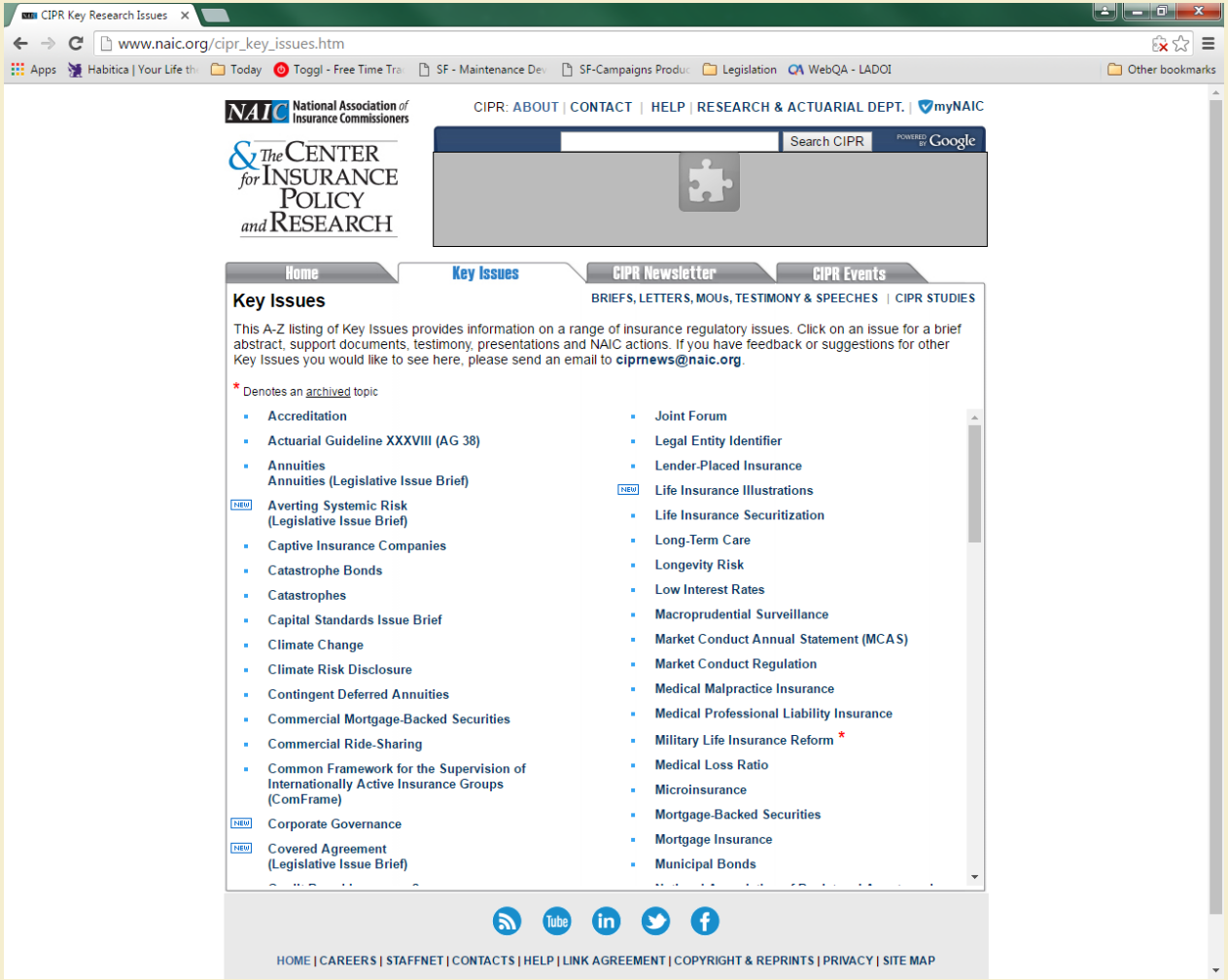
NAIC Resources Available



Center for Insurance Policy and Research

- Established by the National Association of Insurance Commissioners (NAIC) in 2009
- The mission of the CIPR is to serve federal and state lawmakers, federal and state regulatory agencies, international regulatory agencies, and insurance consumers, while enhancing intergovernmental cooperation and awareness, improving consumer protection and promoting legitimate marketplace competition.
- The Center produces white papers, training events, newsletters, presentations and more around important regulatory and industry topics.
- http://www.naic.org/cipr_home.htm

Center for Insurance Policy and Research



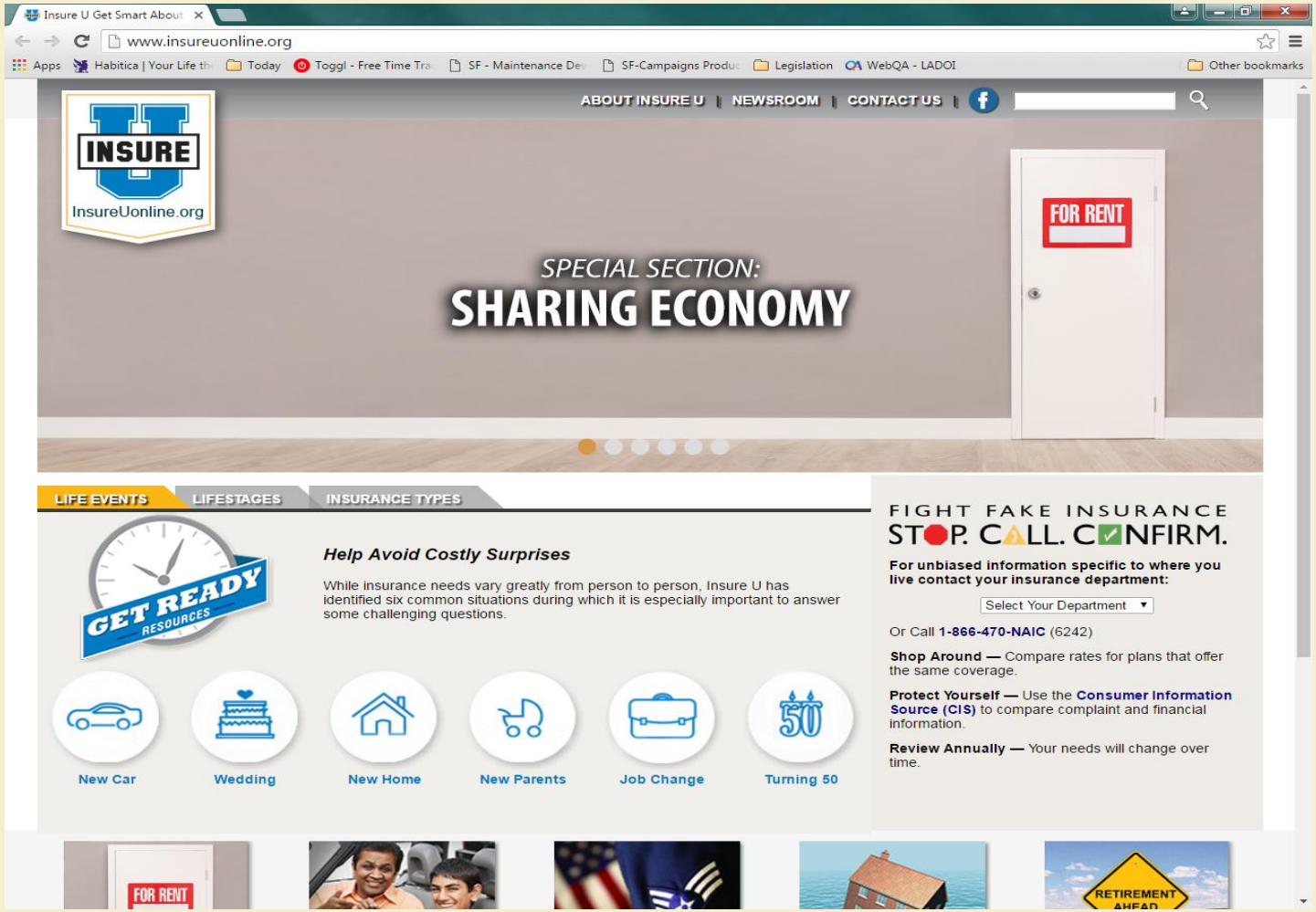
Center for Insurance Policy and Research

Center for Insurance Policy and Research

CIPR produces several reports a year on timely issues. They also will link to historical news releases on issues created by the NAIC.

Consumer Alerts and Fact Sheets are also available.

Insure U


Insure U Get Smart About
www.insureuonline.org
ABOUT INSURE U
NEWSROOM
CONTACT US
INSURE
InsureUonline.org
SPECIAL SECTION:
SHARING ECONOMY
FOR RENT
LIFE EVENTS
LIFESTAGES
INSURANCE TYPES
GET READY
RESOURCES
Help Avoid Costly Surprises
While insurance needs vary greatly from person to person, Insure U has identified six common situations during which it is especially important to answer some challenging questions.
New Car
Wedding
New Home
New Parents
Job Change
Turning 50
FIGHT FAKE INSURANCE
STOP. CALL. CONFIRM.
For unbiased information specific to where you live contact your insurance department:
Select Your Department
Or Call 1-866-470-NAIC (6242)
Shop Around — Compare rates for plans that offer the same coverage.
Protect Yourself — Use the Consumer Information Source (CIS) to compare complaint and financial information.
Review Annually — Your needs will change over time.
RETIREMENT AHEAD

Insure U

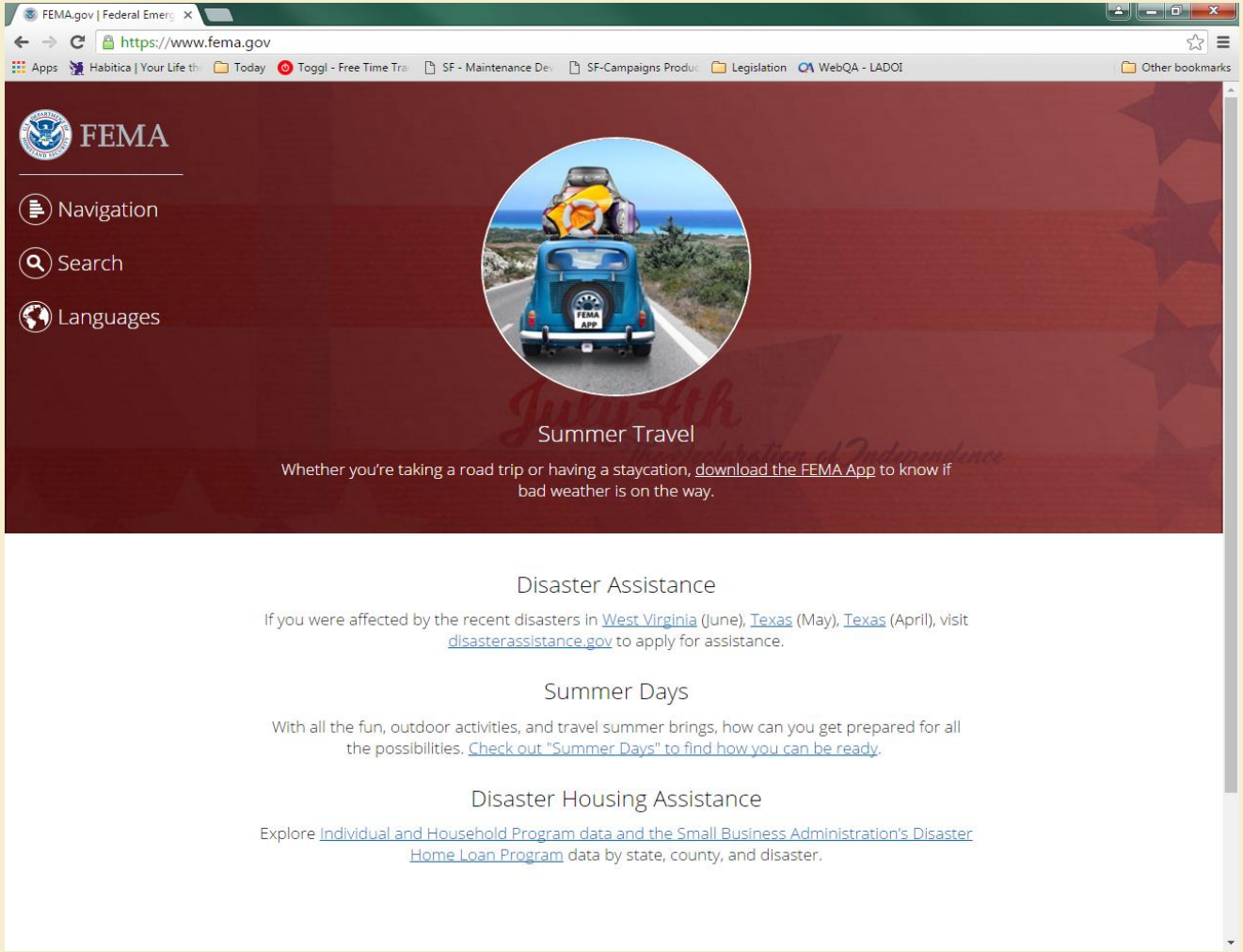
- Insure U is a public education program created by the NAIC in 2006 to educate consumers about insurance issues.
- You can search for resources by life event, life stage and insurance type.
- http://www.insureuonline.org

Insure U and Rita Moreno

Federal Emergency Management Agency

- FEMA Region VI oversees the federal emergency management for Arkansas, Louisiana, New Mexico, Oklahoma, Texas and 68 federally recognized Tribal Nations.
- With a staff of over 500 employees located in Denton, TX, and in Baton Rouge and New Orleans, FEMA collaborates with federal, state, tribal, local and private sector partners before, during and after disasters.
- The FEMA website has more than just flood maps. There are consumer alerts and helpful information about dozens of topics.
- http://www.fema.gov

Federal Emergency Management Agency



Social Media

@LAinsurancedept

@LAinsurancedept

Louisiana Department of Insurance

Questions?

Don’t forget to follow us on Facebook, Twitter or LinkedIn.

Thank you for your time and attention.

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