



LOUISIANA DEPARTMENT OF INSURANCE
TIMOTHY J. TEMPLE
COMMISSIONER

2025 FINANCIAL FILING INSTRUCTIONS

Filings as outlined in the attached checklist are required by law to be filed with this Department to continue your authority to transact business in the State of Louisiana. If indicated on the checklist, filings must also be filed electronically with the National Association of Insurance Commissioners (NAIC). The filing date is the postmark date. If the due date falls on a weekend or holiday, the deadline is extended to the next business day. All filings must be mailed in accordance with LDOI Rule No. 12 to the following address:

LOUISIANA DEPARTMENT OF INSURANCE
ADMINISTRATIVE SERVICES
P.O. BOX 94214
BATON ROUGE, LA 70804

This Department accepts the 8 ½ X 14 annual and quarterly statement blanks. All Louisiana domestic insurers must include a duplicate or photocopy of all filings. All filings should be completed in accordance with the NAIC annual statement instructions. If you need blank forms provided to you, contact (225) 342-9323 or fax a request to (225) 342-9203.

ANY FILING SUBMITTED AFTER THE DUE DATE WILL BE CONSIDERED LATE AND SUBJECT TO A FINE AND/OR REGULATORY ACTION.

➤ **Insurance Holding Company System Regulatory Law**

Please be advised that the Louisiana Insurance Holding Company System Regulatory Law, La. R.S. 22:691 et al, was amended and reenacted by ***Act No. 294*** of the 2012 Louisiana Regular Legislative Session. As a result, all domestic insurers subject to registration (i.e. required to file Forms B & C) must file an Enterprise Risk Report (Form F) by April 30th of each year.

[***Act No. 196***](#) of the 2015 Louisiana Regular Legislative Session requires certain insurers to file an ORSA Summary Report.

[***Act No. 304***](#) of the 2015 Louisiana Regular Legislative Session requires **all domestic insurers** the submission of a Corporate Governance Annual Disclosure form.

In November 2016, Regulation 31, LAC 37:XIII.Chapter 1§135, was amended to permit an individual, or individuals, that are deemed ultimate controlling persons to file an unaudited balance sheet in lieu of a reviewed financial statement by an independent certified public accountant if the domestic insurer is licensed and writing only in Louisiana.

➤ **Exemptions/Waivers**

Quarterly Statements, Management Discussion and Analysis, Electronic Filing (NAIC) - All insurers may make written application to the LDI for an exemption for the aforementioned filings under La. R.S. 22:571(I).

Holding Company Registration Statements (Forms B, C & F) – Insurers meeting the “small company” definition in La. R.S. 22:46(25) are exempt from filing Holding Company Registration Statements (Forms B, C & F) under La. R.S. 22:691.6(J)(2). All insurers not eligible for the “small company” exemption may make written application to the LDI for an exemption under La. R.S. 22:571(I)(4) and 691.6(J)(1).

Audited Financial Statements - Insurers meeting the requirements of La. R.S. 22:674(A)(1)(b) are exempt from filing Audited Financial Statements. All insurers not eligible for the exemption under La. R.S. 22:674(A)(1)(b) may make written application to the LDI for an exemption under La. R.S. 22:674(A)(1)(a) or (A)(4).

Corporate Governance Annual Disclosure – There are no exemptions available for this filing.

ORSA Summary Report – Those insurers not qualifying for an exemption under La. R.S. 22:691.36(A), may apply to the commissioner for a waiver based upon unique circumstances under La. R.S. 22:691.36(D).

➤ **Investment Tax Credit**

For those insurers taking a reduction of tax when certain investments are made in Louisiana under LRS 22:832, evidence of a qualifying Louisiana investment may be established by a deposit receipt, bank statement, a letter, or other written documentation from the depository institution verifying that funds were deposited in Louisiana.

Please be advised, cash and CDs no longer qualify as eligible investments for investment tax credit on premium taxes beginning January 1, 2017, for insurers other than health maintenance organizations.

Please direct any questions to Shantell Taylor at (225) 342-9323, or Shantell.Taylor@ldi.la.gov.