



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON  
COMMISSIONER

**DIRECTIVE 204**

**TO: ALL AUTHORIZED PROPERTY AND CASUALTY INSURERS,  
APPROVED UNAUTHORIZED PROPERTY AND CASUALTY  
INSURERS (SURPLUS LINES INSURERS) AND SURPLUS  
LINES BROKERS**

**FROM: JAMES J. DONELON, COMMISSIONER OF INSURANCE**

**RE: MANDATORY QUARTERLY REPORTING OF PROPERTY AND  
CASUALTY INSURANCE RESIDENTIAL PROPERTY AND  
PRIVATE PASSENGER AUTOMOBILE INSURANCE THROUGH  
THE PERIODIC ONLINE INSURANCE DATA REPORTING  
SYSTEM (POIDRS)**

**DATE: DECEMBER 30, 2009**

The purpose of Directive 204 is to implement the Periodic Online Insurance Data Reporting System (POIDRS) operated by the Louisiana Department of Insurance (LDOI). Directive 204 dictates the use of the POIDRS for the mandatory reporting of information relative to residential property and private passenger automobile insurance. Initially, Directive 204 requires two actions by all authorized property and casualty insurers (admitted insurers), approved unauthorized property and casualty insurers (surplus line insurers), and surplus lines brokers conducting the business of insurance in the state of Louisiana.

First, these entities shall use the POIDRS to file with the LDOI retroactive quarterly reports for the 24 calendar quarters beginning with the first quarter of 2004 through the fourth quarter of 2009. Second, these entities shall use the POIDRS to file with the LDOI the report for the first calendar quarter of 2010. Thereafter, these entities shall use the POIDRS to file continuous quarterly reports with the LDOI as described herein. The LDOI reserves the right to expand the POIDRS reporting into other insurance market areas as the LDOI deems appropriate.

POIDRS is hereby implemented to assist the Commissioner of Insurance in his statutory duty to regularly monitor the degree of market competition in this state. This web-based system is intended to assist the LDOI in monitoring the competitiveness of the residential property and private passenger automobile

markets in accordance with LSA-R.S. 22:1452-1455 and LSA-R.S. 22:2303, as well as to investigate and examine conduct of the market in accordance with LSA-R.S. 22:1981, et seq.

It is necessary that each authorized property and casualty insurer (admitted insurer) and approved unauthorized property and casualty insurer (surplus lines insurer) report data concerning the number of policies written, number of policies cancelled, number of policies non-renewed, dollar amount of premiums written, and total amount of insurance coverage in force to the LDOI on a quarterly basis. Additionally, this data must be properly categorized by type of policy and type of coverage, and reported at the zip code level.

While it is the responsibility of each surplus lines insurer to ensure that this mandatory reporting is carried out, the LDOI recognizes that, due to the principal/agency relationship that exists between a surplus lines insurer and its appointed surplus lines broker, the surplus lines insurer may delegate report responsibilities to its appointed surplus lines broker. While this delegation is permissible, it remains the responsibility of the surplus lines insurer to ensure compliance with Directive 204.

Beginning with the issuance of Directive 204, POIDRS will be available on a continual 24 hour basis. This mandatory reporting into POIDRS shall be carried out as follows:

#### INITIAL REPORTS

Initial POIDRS reports will be due no later than May 31, 2010. These initial reports must include data for each of the 24 calendar quarters from the first quarter of 2004 (1Q2004) through the first quarter of 2010 (1Q2010).

#### SUBSEQUENT REPORTS

After the initial reports have been submitted, all future quarterly update reports will be due within two (2) months of the end of each calendar quarter. For example:

2Q2010 - due August 31, 2010  
3Q2010 - due November 30, 2010  
4Q2010 - due February 28, 2011  
1Q2011 - due May 31, 2011.

#### ACCESSING THE SYSTEM

The LDOI's Industry Access Portal can be accessed by following these step-by-step instructions:

(1) Use the following link: <https://ldiia.lidi.state.la.us/industryaccess>

- (2) (First-time use only): For a step-by-step guide on signing up, follow this link in another window:

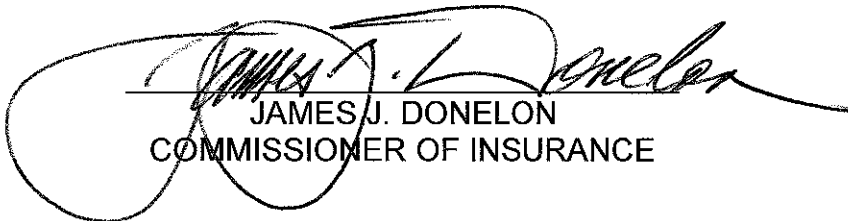
<http://www.lidi.state.la.us/industryaccess/NewPagefiles/CreatingAUserID.pdf>

- (3) (First-time use only): After creating and verifying your account, log in and request access for your company. The above PDF includes information on how the request process works. The request process may take up to 24 hours to become active.
- (4) Navigate to the 'Modules' link and select POIDRS. A new window will open and the POIDRS Web application will load in your browser.
- (5) Use the help icons (the blue square buttons with the question mark on it) to get specific screen help information on using POIDRS.

Company specific data submitted via the POIDRS shall be confidential under LSA-R.S. 22:1983 (J) and LSA-R.S. 44:4(3). Any public disclosure made by the LDOI will be limited to aggregated data. You are hereby directed to bring your data reporting practices into compliance with the unequivocal purpose and intent of Directive 204. Please be governed accordingly.

Direct questions regarding Directive 204 to the LDOI, Office of Property and Casualty, Actuarial Division, at (225) 342-1258.

Baton Rouge, Louisiana this 30th day of December 2009.



JAMES J. DONELON  
COMMISSIONER OF INSURANCE