

Commissioner's Column

August 2017

Tools for Consumers and Agents from the Department of Insurance

As the new school year kicks off and many rush to purchase new pencils, notebooks and other school supplies, it's a good time to discuss the tools and supplies that the Louisiana Department of Insurance (LDI) has available for agents and consumers alike. In our work to make the Department website informative, engaging and helpful, we've rolled out several new features over the last 18 months aimed at improving utility and providing greater access to information.

Some of our most popular web tools have gotten a refresh this year. The interactive Shop Your Rates guides for auto and homeowners rates now have complaint data alongside sample rates. Since we encourage insurance consumers to try and get as complete a picture about a company as possible, this additional complaint data provides another factor for them to consider when selecting a policy.

Another feature providing the public with greater access to information is the online [Regulatory Actions](#) database. The database posts all final regulatory actions issued by the LDI since January 1, 2016, information which was previously available upon request. Database entries are arranged in alphabetical order, dated and include final order documents. By posting this data last year Louisiana has aligned itself with most other states.

The Department has also made a concerted effort to increase social media offerings. By engaging with the public online and offering agents material to re-post and refer to their clients, the LDI is furthering its effort to educate Louisiana citizens about insurance matters. The Department's social media feeds also offer up-to-the-minute information on press releases, activities and events offered by the Department and its partners. Educational content for posting and linking is also available from the [National Association of Insurance Commissioners \(NAIC\)](#) through its consumer portal.

In the past twelve months, we have put a premium on creating video content for sharing with insurance policyholders and the media. We've created videos for [Learning More About Flood Insurance](#), [Applying for an Agent or Adjuster License](#) and [What to Look for in a Health Insurance Network](#). All of these videos can be found on the Department's [YouTube](#) page or at www.lidi.la.gov/news/videos. Please feel free to link to and share them with your clients.

In preparation for hurricane season and Medicare Open Enrollment, we have created new week-by-week consumer guides on these topics. Using videos, social media and my annual tour around the state regarding hurricane season risk and preparation, we have spread the word to Louisianans about concrete steps that they can take to make filing a claim following a hurricane emergency easier. Some tips include creating a home inventory, checking policies and taking healthcare precautions in an emergency. Next month we will be supporting the important work of our Senior Health Insurance Information Program (SHIIP) by unveiling a week-by-week guide for Medicare Open Enrollment, bringing attention and education to what can be a confusing process. All of these guides are available on our website and for printing and sharing with your clients.

We create these tools and guides for consumers and agents alike. When consumers are well-educated about what their insurance covers and how to prepare before a claim even happens, there is less

confusion and strife in our communities. We want to support your efforts to assist consumers in making sure that things they hold dear are adequately covered. Please use the resources available from the LDI and let us know if there are more tools that would help you to fulfill your important mission.