

Commissioner of Insurance



Department Description

The mission of the Louisiana Department of Insurance is to regulate the insurance industry in the state (licensing of producers, insurance adjusters, public adjusters, and insurers), and to serve as advocate for the state's insurance consumers.

In addition, the department supports a variety of policies that assist women and children—such as Family and Medical Leave and Flex time for its employees. Overall, the department believes that when necessary forms of insurance are both available and affordable to the state's citizens, all individuals as well as businesses and industries in the state benefit.

For additional information, see:

[Commissioner of Insurance](#)

Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2011-2012	Enacted FY 2012-2013	Existing Oper Budget as of 12/01/12	Continuation FY 2013-2014	Recommended FY 2013-2014	Total Recommended Over/(Under) EOB
Means of Financing:						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State General Fund by:						
Total Interagency Transfers	0	0	0	0	0	0
Fees and Self-generated Revenues	27,210,216	28,941,559	28,941,559	29,637,561	28,450,743	(490,816)
Statutory Dedications	1,316,821	1,325,000	1,325,000	1,381,137	1,381,137	56,137
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	1,982,934	879,812	879,812	744,339	744,339	(135,473)
Total Means of Financing	\$ 30,509,971	\$ 31,146,371	\$ 31,146,371	\$ 31,763,037	\$ 30,576,219	\$ (570,152)



Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2011-2012	Enacted FY 2012-2013	Existing Oper Budget as of 12/01/12	Continuation FY 2013-2014	Recommended FY 2013-2014	Total Recommended Over/(Under) EOB
Expenditures & Request:						
Commissioner of Insurance	\$ 30,509,971	\$ 31,146,371	\$ 31,146,371	\$ 31,763,037	\$ 30,576,219	\$ (570,152)
Total Expenditures & Request	\$ 30,509,971	\$ 31,146,371	\$ 31,146,371	\$ 31,763,037	\$ 30,576,219	\$ (570,152)
Authorized Full-Time Equivalents:						
Classified	237	235	235	235	230	(5)
Unclassified	28	28	28	28	28	0
Total FTEs	265	263	263	263	258	(5)



04-165 — Commissioner of Insurance

Agency Description

The Department of Insurance operates under two programs: Administration/Fiscal and Market Compliance. Together these programs work collectively to accomplish these goals:

- I. To regulate the insurance industry in the state (licensing of producers, insurance adjusters, public adjusters and insurers), and serve as advocate for the state's insurance consumers.
- II. Provide necessary administrative and operational support to the entire department, attract insurers to the state in order to promote a more competitive market, and work to stabilize the property insurance market.

For additional information, see:

[Commissioner of Insurance](#)

Commissioner of Insurance Budget Summary

	Prior Year Actuals FY 2011-2012	Enacted FY 2012-2013	Existing Oper Budget as of 12/01/12	Continuation FY 2013-2014	Recommended FY 2013-2014	Total Recommended Over/(Under) EOB
Means of Financing:						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State General Fund by:						
Total Interagency Transfers	0	0	0	0	0	0
Fees and Self-generated Revenues	27,210,216	28,941,559	28,941,559	29,637,561	28,450,743	(490,816)
Statutory Dedications	1,316,821	1,325,000	1,325,000	1,381,137	1,381,137	56,137
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	1,982,934	879,812	879,812	744,339	744,339	(135,473)
Total Means of Financing	\$ 30,509,971	\$ 31,146,371	\$ 31,146,371	\$ 31,763,037	\$ 30,576,219	\$ (570,152)
Expenditures & Request:						
Administrative	\$ 10,935,219	\$ 11,709,355	\$ 11,709,355	\$ 11,867,432	\$ 11,450,503	\$ (258,852)
Market Compliance	19,574,752	19,437,016	19,437,016	19,895,605	19,125,716	(311,300)
Total Expenditures & Request	\$ 30,509,971	\$ 31,146,371	\$ 31,146,371	\$ 31,763,037	\$ 30,576,219	\$ (570,152)
Authorized Full-Time Equivalents:						
Classified	237	235	235	235	230	(5)
Unclassified	28	28	28	28	28	0
Total FTEs	265	263	263	263	258	(5)



165_1000 — Administrative

Program Authorization: The Louisiana Constitution of 1974, Article IV, Section 11; Title 36, Chapter 17 of the Louisiana Revised Statutes; Title 22 of the Louisiana Revised Statutes; Act 83 of 1977 (Reorganization Act); Act 477 of 1992 (Reorganization Act); Act 850 of 1984 (Equal Opportunity in Insurance); Act 517 of 1992, (Operations of the Louisiana Insurance Guaranty Association with the Louisiana Department of Insurance); Act 1312 of 1999 (Insurance Fraud Assessment); Act 293 of 2003 (Insurance Fraud); Act 351 of 2003 (Flexible Rating); Act 459 of 2007 (Consumer Advocacy)

Program Description

The mission of the Administration program is to provide necessary administrative and operational support to all areas of the department, and to attract insurers to do business in the state in order to promote a more competitive market and stabilize the property insurance market.

The goal of the Administration Program is:

- I. To provide necessary administrative and operational support to the entire department, and to attract insurers to do business in the state to promote a more competitive market, and stabilize the property insurance market.

The Administrative program includes the following activities:

The Office of the Commissioner - Provides management oversight to the entire department and coordinates the administration of all provisions of the Louisiana Insurance Code-Title 22 of the Louisiana Revised Statutes. The Office of the Commissioner also entails the following:

- Internal Audit- Reviews the department's internal processes and controls and recommends changes as necessary.
- Public Affairs- Communicates the Department's message through printed materials including press releases, brochures, weekly newspaper columns, radio scripts, and news letter articles; accepts media calls and public information requests; coordinates media interview requests and speaking engagements for the Commissioner and DOI staff; is responsible for the Department's Web site content and public information disseminated by the Department; writes Department's Public Service Announcements; and coordinates consumer information booths at conferences, fairs or festivals.
- Office of Minority Affairs- Provides assistance to minority and disadvantaged persons who wish to participate in the insurance industry as producers or as employees of insurance companies or related service companies.
- Consumer Advocacy- Provides assistance to the public by receiving inquiries and complaints, prepares and disseminates information as the department deems appropriate to inform or assist consumers, provides direct assistance and advocacy for consumers, provides direct assistance and advocacy for consumers who request such assistance, and reports apparent or potential violations of law.

Office of Management & Finance - Oversees the management of the department's fiscal, budget and human resources, IT, purchasing, supplies, equipment, inventory/property control, administrative services and is responsible for strategic and operational planning for the entire department. In addition, Office of Management & Finance entails the following divisions:



- Fiscal Affairs-Deposits revenue to the State Treasury, handles accounts payable and receivable, travel and statutory deposits.
- Information Technology- Maintains the department's databases and systems and assists various divisions in developing on-line access to certain information services for the public, insurance industry and department staff.
- Assessments & Data Management- Invoices and collects Assessments (LA Insurance Rating, Fraud & HIPPA), receipts all revenue, classifies some revenue, maintains database on injury lawsuits in the state.
- Human Resources- Manages the department's human resources and building security.
- Administrative Services- Maintains records and performs physical inventory, handles mail and messenger services, building maintenance, fleet management, contracts, and leases.
- Strategic Operational Planning- Prepares strategic and operational plans for the department, collects information for and writes legislative fiscal notes and fiscal, economic and family impact statements; serves as liaison with the Legislative Fiscal Office and House Fiscal Affairs.
- Budget- Manages the department's appropriation by compiling the necessary information for budget development, budget projections, monitoring budget changes through expenditures, revenue collections, legislation and mid-year adjustments.
- Purchasing- Procures stock and special supplies, equipment, furniture and printing services by using ISIS and/or obtaining bids according to state law and purchasing rules and regulations. Maintains office inventory including data base.

Administrative Budget Summary

	Prior Year Actuals FY 2011-2012	Enacted FY 2012-2013	Existing Oper Budget as of 12/01/12	Continuation FY 2013-2014	Recommended FY 2013-2014	Total Recommended Over/(Under) EOB
Means of Financing:						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State General Fund by:						
Total Interagency Transfers	0	0	0	0	0	0
Fees and Self-generated Revenues	10,905,219	11,679,355	11,679,355	11,837,432	11,420,503	(258,852)
Statutory Dedications	30,000	30,000	30,000	30,000	30,000	0
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	0	0	0	0	0	0
Total Means of Financing	\$ 10,935,219	\$ 11,709,355	\$ 11,709,355	\$ 11,867,432	\$ 11,450,503	\$ (258,852)
Expenditures & Request:						
Personal Services	\$ 5,602,248	\$ 5,469,154	\$ 6,055,605	\$ 6,278,206	\$ 5,919,508	\$ (136,097)
Total Operating Expenses	2,138,716	2,278,590	2,073,852	2,112,654	2,073,852	0
Total Professional Services	881,967	1,603,455	1,227,948	1,251,033	1,227,948	0



Administrative Budget Summary

	Prior Year Actuals FY 2011-2012	Enacted FY 2012-2013	Existing Oper Budget as of 12/01/12	Continuation FY 2013-2014	Recommended FY 2013-2014	Total Recommended Over/(Under) EOB
Total Other Charges	1,762,409	1,808,017	1,801,811	1,679,524	1,683,180	(118,631)
Total Acq&MajorRepairs	549,879	550,139	550,139	546,015	546,015	(4,124)
Total Unallotted	0	0	0	0	0	0
Total Expenditures & Request	\$ 10,935,219	\$ 11,709,355	\$ 11,709,355	\$ 11,867,432	\$ 11,450,503	\$ (258,852)
Authorized Full-Time Equivalents:						
Classified	60	60	60	60	58	(2)
Unclassified	8	8	8	8	8	0
Total FTEs	68	68	68	68	66	(2)

Source of Funding

This program is funded from Fees and Self-generated Revenues and Statutory Dedications. Fees and Self-generated Revenue funds are derived from various fees and licenses authorized by R.S. 22. The Statutory Dedications are funded by the Insurance Fraud Investigation Fund (R.S. 40:1428) from assessments on various insurance policies written in Louisiana. (Per R.S. 39:36B. (8), see table below for a listing of expenditures out of each Statutory Dedicated Fund).

Administrative Statutory Dedications

Fund	Prior Year Actuals FY 2011-2012	Enacted FY 2012-2013	Existing Oper Budget as of 12/01/12	Continuation FY 2013-2014	Recommended FY 2013-2014	Total Recommended Over/(Under) EOB
Insurance Fraud Investigation Fund	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 0

Major Changes from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ 0	0	Mid-Year Adjustments (BA-7s):
\$ 0	\$ 11,709,355	68	Existing Oper Budget as of 12/01/12
Statewide Major Financial Changes:			
\$ 0	\$ 3,899	0	Civil Service Training Series
\$ 0	\$ 88,978	0	Louisiana State Employees' Retirement System Rate Adjustment
\$ 0	\$ (6,669)	0	Group Insurance Rate Adjustment for Active Employees
\$ 0	\$ (3,557)	0	Group Insurance Rate Adjustment for Retirees
\$ 0	\$ (3,899)	0	Salary Base Adjustment



Major Changes from Existing Operating Budget (Continued)

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ (80,043)	0	Attrition Adjustment
\$ 0	\$ (134,806)	(2)	Personnel Reductions
\$ 0	\$ 546,015	0	Acquisitions & Major Repairs
\$ 0	\$ (550,139)	0	Non-Recurring Acquisitions & Major Repairs
\$ 0	\$ 50,156	0	Risk Management
\$ 0	\$ (63,875)	0	Legislative Auditor Fees
\$ 0	\$ (113,336)	0	Maintenance in State-Owned Buildings
\$ 0	\$ 1,141	0	Capitol Park Security
\$ 0	\$ 631	0	UPS Fees
\$ 0	\$ 3,789	0	Civil Service Fees
\$ 0	\$ 2,863	0	State Treasury Fees
Non-Statewide Major Financial Changes:			
\$ 0	\$ 11,450,503	66	Recommended FY 2013-2014
\$ 0	\$ 0	0	Less Supplementary Recommendation
\$ 0	\$ 11,450,503	66	Base Executive Budget FY 2013-2014
\$ 0	\$ 11,450,503	66	Grand Total Recommended

Professional Services

Amount	Description
\$1,227,948	Professional service contracts used to assist the department on information technology projects, on-site training, and other miscellaneous contracts.
\$1,227,948	TOTAL PROFESSIONAL SERVICES

Other Charges

Amount	Description
Other Charges:	
This program does not have funding for Other Charges for Fiscal Year 2013-2014	
\$0	SUB-TOTAL OTHER CHARGES
Interagency Transfers:	
\$196,458	Department of Public Safety & Corrections/ Security
\$54,473	Civil Service Fees
\$6,962	CPTP Training
\$25,000	Department of Public Safety - Defensive Driving



Other Charges (Continued)

Amount	Description
\$10,752	Department of Public Safety - Rental space for computers in the data center
\$2,911	DOA - State Mail
\$2,838	DOA - State Printing
\$53,578	Legislative Auditor Fees
\$674,654	Maintenance of State-owned Buildings
\$262,901	Office of Risk Management Fees
\$276,322	Office of Telecommunications Management Fees
\$90	Secretary of State - Dues and Subscriptions
\$74,500	Secretary of State - Miscellaneous including microfilming of state records
\$26,284	Treasury Banking fees
\$13,021	UPS fees
\$2,436	Other/Advertising
\$1,683,180	SUB-TOTAL INTERAGENCY TRANSFERS
\$1,683,180	TOTAL OTHER CHARGES

Acquisitions and Major Repairs

Amount	Description
\$546,015	To replace personal computers, servers, and power vault storage units are needed
\$546,015	TOTAL ACQUISITIONS AND MAJOR REPAIRS

Performance Information

1. (KEY) Through the Office of the Commissioner, to retain accreditation by the National Association of Insurance Commissioners (NAIC).

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: The National Association of Insurance Commissioners (NAIC) is the national organization that exists to promote effective insurance regulations and protection of consumers. The accreditation remains in effect until suspended or revoked. Periodic audits are conducted by the NAIC to determine if continued accreditation is appropriate. This indicator is expressed as a percentage because the LAPAS system can accept only numeric expression. The most recent review of LDI by NAIC occurred in June 2009.



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Percentage of NAIC accreditation retained (LAPAS CODE - 6389)	100%	100%	100%	100%	100%	100%

Administrative General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Number of licensed domestic insurers (LAPAS CODE - 912)	118	114	111	97	98
Domestic Insurer- domiciled in Louisiana and licensed by the Louisiana Department of Insurance.					
Number of licensed foreign/alien insurance companies (LAPAS CODE - 913)	1,331	1,336	1,326	1,337	2,578
Foreign/Alien Insurer- domiciled in any state of the United States except Louisiana (foreign); domiciled in any other country other than the United States (alien). Foreign/Alien insurers are licensed to do business in the State of Louisiana.					
Number of surplus lines companies approved and monitored (LAPAS CODE - 914)	150	162	171	171	176
Surplus Lines Insurer- not regulated, taxed or licensed by Louisiana, but monitored and must meet certain standards to be approved.					
Total number of risk bearing companies licensed and approved (LAPAS CODE - 911)	1,711	1,728	1,761	1,741	2,852

2. (SUPPORTING) Through the Internal Audit Division, to identify the adequacy or weakness of the department's internal control processes by performing scheduled internal audits and to assure that there are no repeat audit findings in the legislative auditor's report.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note:



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
S	Number of internal audits performed (LAPAS CODE - 6393)	4	1	4	4	4	4
S	Number of repeat internal audit findings (LAPAS CODE - 887)	0	0	0	0	0	0

Administrative General Performance Information

Performance Indicator Name	Performance Indicator Values					
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012	
Percentage of internal audit recommendations accepted (LAPAS CODE - 6394)	100%	100%	100%	100%	100%	
Number of repeat findings in the legislative auditor's report (LAPAS CODE - 6395)	0	0	2	0	0	

3. (SUPPORTING)Through the Division of Minority Affairs, to assist minorities and other disadvantaged persons who wish to participate in the insurance industry in the state as producers or as employees of insurers or related service companies.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: - A standard company is an insurer that rates a risk up or down from standard rates, depending upon various factors, and uses standard terms and conditions in its policies. It has been difficult for minority/disadvantaged producers to obtain the contract or company appointment that would allow them to sell the standard insurers' products to their clients. LDI conducts with informal counseling and educational/training across the state.



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
S	Number of educational seminars provided by the Division of Minority Affairs (LAPAS CODE - 24326)	10	2	2	2	3	3

Administrative General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Number of appointments by companies of minority/disadvantaged producers, facilitated by the Division of Minority Affairs (LAPAS CODE - 10161)	6	12	69	1	2
The performance indicator (PI) counts the number of standard companies to which minorities/disadvantaged producers have access. The performance standard was set to count the number of appointments by standard companies of minority/disadvantaged producers, facilitated by the Office of Minority Affairs rather than the previous PI of calculating the number of companies to which minority/disadvantaged producers have access. This PI was made a general PI for FY 2012-2013, as it was not possible to predict the total number of appointments.					
Number of persons attending educational training seminars (LAPAS CODE - 13793)	125	108	94	168	291
Number of minorities receiving services through LDI for training, individual telephone, email assistance to help obtain employment in the insurance industry or related service companies (LAPAS CODE - 25029)	341	362	522	231	81
Number of workshops the Division of Minority Affairs participated in via invitations (LAPAS CODE - New)	Not Available	Not Available	2	4	18

4. (KEY) Through the Office of the Consumer Advocacy, to provide assistance to the public by receiving inquiries and complaints, prepare and disseminate information to inform or assist consumers, provide direct assistance and advocacy for consumers who request such assistance, report apparent or potential violations of law.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable



Explanatory Note: Generally the Office of Consumer Advocacy is the second point of assistance for consumer who complains of a licensee's actions. Initially, complainants are referred to the consumer affairs division of the Office of Property and Casualty, Health, or Licensing and Life and Annuity, unless OCA receives a complaint under exigent circumstances.

Performance Indicators

L e v e l	Performance Indicator Name	Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Indicator Values			
				Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Average number of days to conclude a complaint investigation (LAPAS CODE - 22837)	60	15	45	45	45	45
K	Number of community based presentations (LAPAS CODE - 22838)	60	89	60	60	60	60
This number includes speaking engagements and radio and television show appearances.							

Administrative General Performance Information

Performance Indicator Name	Performance Indicator Values					
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012	
Number of inquiries received (LAPAS CODE - 22839)	66	130	106	26	68	
Number of complaints received (LAPAS CODE - 22840)	29	35	53	6	10	
Number of inquiries/complaint investigations concluded (LAPAS CODE - 22841)	85	165	162	29	78	
Number of public information packets distributed to consumers (LAPAS CODE - 22842)	710	4,829	9,433	10,541	5,166	
Amount of claim payments/premium refunds recovered for complainants (LAPAS CODE - 22843)	\$ 237,857	\$ 218,697	\$ 120,352	\$ 33,149	\$ 27,114	

5. (SUPPORTING)Through the Office of Management & Finance activity, for the Fiscal Affairs Division to collect, each fiscal year, revenue that the department is responsible to collect on its own behalf and on behalf of the state.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
S	Total amount of revenues collected from taxes, assessments, fees, penalties and miscellaneous in \$ millions (LAPAS CODE - 890)	\$ 476.90	\$ 472.40	\$ 477.77	\$ 477.77	\$ 486.31	\$ 486.31

Administrative General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Number of different tax types collected (LAPAS CODE - 898)	7	7	7	7	7
Number of different fees and assessments collected (LAPAS CODE - 899)	64	71	73	74	73
Count includes only fees for which there were actual collections.					
Taxable premiums in (\$billions) (LAPAS CODE - 891)	\$ 15.20	\$ 15.60	\$ 15.75	\$ 16.23	\$ 16.47
Tax collections as percentage of taxable premiums (LAPAS CODE - 893)	1.83%	1.81%	1.97%	2.01%	2.01%
Total premiums subject to Louisiana Insurance Rating assessment in billions (LAPAS CODE - 894)	\$ 7.28	\$ 7.56	\$ 7.58	\$ 7.71	\$ 7.80
Total amount of LA Insurance Rating assessment collected in \$ millions (LAPAS CODE - 895)	\$ 71.01	\$ 74.75	\$ 74.84	\$ 77.10	\$ 78.10
LA Insurance Rating assessment collection as percentage of subject premiums. (LAPAS CODE - 896)	0.98%	0.99%	0.99%	1.00%	1.00%
Amount reverted at end of fiscal year (in millions) (LAPAS CODE - 23501)	\$ 11.40	\$ 14.40	\$ 13.79	\$ 16.30	\$ 15.40
The LDI recommends including this number to identify the amount of money paid each year by the insurance industry for the purpose of regulating the industry, but which is either not available for funding the LDI based on HB1 unexpended or budget at EOFY.					
Total fees collected in millions (LAPAS CODE - 6397)	\$ 21.28	\$ 22.46	\$ 19.92	\$ 21.60	\$ 21.20



Administrative General Performance Information (Continued)

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Administrative fund assessment as percentage of health premiums (LAPAS CODE - 24327)	0.02%	0.02%	0.03%	0.03%	0.03%
The costs associated with the administration and enforcement of Health Insurance Portability and Accountability Act, as defined in Louisiana law, are recovered from health insurers through an annual assessment which is deposited in the Administrative Fund. The assessment is authorized in La. R.S. 22:1071 (D), subject to a cap of .05% assessable premium.					
Fraud assessment as percentage of subject premiums (LAPAS CODE - 24328)	0.04%	0.04%	0.04%	0.04%	0.05%
The cost is associated with the investigation, enforcement, public education and public awareness, and prosecution of insurance fraud in this state and funded by assessment on property, casualty and health insurers. It is distributed \$30,000 to the LDI for costs of collections; \$187,000 to LATIFPA; the remainder divided 75% to the insurance fraud investigation unit of the Office of State Police, 15% to the Department of Justice section on insurance fraud, and 10% to the LDIs section on insurance fraud. This assessment is authorized in La. R.S. 40:1428, subject to a cap of .0375% of assessable premiums.					

6. (SUPPORTING) Through the Information Technology Division, to provide maintenance and support of the department's various databases, internet access and other IT systems, and to continue progress on ongoing initiatives to improve consumer and industry service and information access via internet.

Children's Budget Link: N/A

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Performance Indicators

L e v e l Performance Indicator Name	Performance Indicator Values					
	Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
S Number of technology projects planned to maximize employee productivity, improve or maintain compatibility with regulated entities, and warehouse data (LAPAS CODE - 22835)	2	3	2	2	2	2
S Percent of technology planned projects completed which maximize employee productivity, improve or maintain compatibility with regulated entities, or warehouse data. (LAPAS CODE - 22836)	100%	100%	100%	100%	100%	100%





165_2000 — Market Compliance

Program Authorization: The Louisiana Constitution of 1974, Article IV, Section 11; Title 36, Chapter 17 of the Louisiana Revised Statutes; Title 22 of the Louisiana Revised Statutes; Act 83 of 1977 (Reorganization Act); Act 477 of 1992 (Reorganization Act); Act 850 of 1984 (Equal Opportunity in Insurance); Act 517 of 1992, (Operations of the Louisiana Insurance Guaranty Association with the Louisiana Department of Insurance); Act 1312 of 1999 (Insurance Fraud Assessment); Act 293 of 2003 (Insurance Fraud); Act 158 of 2000 (Producer Licensing), Act 351 of 2003 (Flexible Rating), Act 711 of 2004 (Automobile Theft and Insurance Fraud Prevention Authority)

Program Description

The mission of the Market Compliance Program is to regulate the insurance industry in the state and to serve as advocate for insurance consumers.

The goals of the Market Compliance Program are:

- I. To regulate the insurance industry in the state (licensing of producers, insurance adjusters, public adjusters and insurers); and serve as advocate for the state's insurance consumers by enforcing existing laws fairly and consistently and by proposing new laws as necessary.

The Market Compliance Program includes the following activities:

Office of Receivership – Plans, coordinates and administers the rehabilitation and liquidation of insolvent insurers pursuant to Part XVI and other applicable statutes contained in the Louisiana Insurance Code and under the supervision of the 19th Judicial District Court of Louisiana.

Office of Licensing & Compliance - Consists of Company Licensing Division, Producer Licensing Division and Life, Annuity and Long Term Care Division. Company Licensing Division oversees the licensing of foreign and domestic insurance companies, third party administrators, dental referral plans, health maintenance organizations, risk purchasing groups, risk retention groups, vehicle mechanical breakdown insurers and viatical settlement brokers and providers, and medical necessity review organizations. Producer Licensing Division maintains license and records of all producers, surplus lines brokers and adjusters to determine their qualification to conduct business in accordance with Louisiana laws. The Company Licensing Division provides registration for Home Service Contract Providers. The Life, Annuity and Long Term Care Division enforces the provisions of the Louisiana Insurance Code pertaining to life insurance, annuities, and long term care products. Among other duties, this Division investigates consumer complaints, reviews for approval life insurance, annuity, and long term care contract forms that insurers propose to market in this state and implements approvals made by the Interstate Insurance Product Regulation Compact. In addition, this activity entails the following:

Producer Licensing- Oversees new and renewal licensing of producers, insurance adjusters and public adjusters.



- Company Licensing- Oversees the licensing of all insurers and insurance related entities that require licensure in the state, including initial applications for license and all subsequent filings and applications.
- Consumer Affairs - Investigates consumer complaints related to Life & Annuity coverage's.
- Forms Review - Reviews and approves or disapproves all Life & Annuity contract/policy forms.

Office of Health Insurance - Consolidates the regulation of state and federal requirements applicable to commercial and government-operated health benefit plans. Provides protection to Louisiana consumers; assures continued viability of health benefit plans and determines whether enhancements or modifications are necessary to assure continued compliance. Reviews initial applications from Medical Necessity Review Organizations (MNROs) and performs statutory examinations of MNROs, investigates health insurance related consumer complaints, reviews and approves/disapproves contract/policy forms, advertising and Medicare Insurance Supplement rates, provides health-insurance related information to senior citizens; supports the activities of the Health Care Commission. In addition, this activity entails the following:

- HIPPA Quality Management - Investigates consumer complaints and performs forms review/approval of contract/policy forms, advertising and rates related to major medical and excess/stop-loss health related coverage's, enforces state and federal laws related to HIPPA, and handles complaints related to prompt payment of major medical claims.
- Supplemental Health/MNRO - Investigates consumer complaints and handles forms, advertising and rate review and approval/disapproval for Medicare Insurance Supplements; reviews licensing applications (initial and renewal), forms and performs statutory examinations of MNRO's and investigates health-insurance related to MNRO's.
- Senior Health Insurance Information Program (SHIIP) - Provides information and programs to assist seniors in matters related to health coverage's and benefits (Medicare, Medicaid, Medicare Supplements, Medicare HMO's for example) to maximize benefits and savings.
- Health Care Commission - Makes recommendations to the commissioner of insurance for reform of health care more affordable and available for Louisiana citizens.

Office of Financial Solvency - Monitors and examines the financial condition and market conduct activities of all insurers approved to conduct the business of insurance in Louisiana. The type of regulated insurer varies and includes Louisiana domiciled (domestic), out of state (foreign) and out of country (alien) insurers. These companies may operate as life, health, property and casualty, health maintenance organizations, surplus lines, self-insurance funds (primarily workers' compensation insurance), and vehicle mechanical breakdown companies. In addition, this activity entails the following:

- Financial Examinations - Performs financial examinations (field) and financial analysis of regulated entities to monitor their financial well-being and takes remedial action as necessary.
- Market Conduct Examinations - Performs market conduct examinations of insurers and producers to assure that policyholders, claimants and beneficiaries are being treated fairly and in line with laws, rules and regulations.



- Insurance Premium and Surplus Lines Tax - Performs annual desk examinations of all insurer tax returns filed, perform field examinations of selected surplus lines brokers, and collects all premium and surplus lines taxes are collections for the State General Fund.
- Actual Services - Provides actuarial analysis of insurance legislation provides actuarial expertise in analysis of reserve liabilities of insurers.

Office of Property & Casualty Insurance - Consolidates the regulation of state and federal requirements applicable to commercial and personal lines of property and casualty insurance. This office provides protection to Louisiana consumers and determines whether enhancements or modifications are necessary to assure continued compliance and provide the public forum for addressing major property and casualty issues facing the state. There are three divisions in the Office of Property and Casualty: Insurance Rating and Policy Forms Division; Compliance Division; and Louisiana Property and Casualty Insurance Commission. The Insurance Rating and Policy Forms Division reviews rate and rule filings and policy form filings to ensure that Louisiana's rates are not excessive, inadequate or unfairly discriminatory and that insurance policies sold and administered in Louisiana are in compliance with applicable statutes, rules and regulations. Additionally, this division provides information, advice and assistance to consumers and industry representatives by responding to inquiries and making public presentations. The Compliance Division monitors the marketing, underwriting, customer service, and claims handling practices of Property and Casualty insurers and producers doing business in Louisiana. Additionally, this Division provides information, advice and assistance to consumers and industry representatives by responding to inquiries, making public presentations and supplying informational pamphlets and brochures. The Louisiana Property and Casualty Insurance Commission studies laws and programs that affect automobile insurance rates and researches the availability and affordability of property and casualty insurance, including, but not limited to, workers' compensation insurance and homeowners insurance in the state. In addition, this activity entails the following:

- Rate & Rule - Performs preparatory, support and actuarial work related to rates and rules submissions.
- Consumer Affairs - Investigates consumer complaints against Property & Casualty insurers and producers.
- Forms Review - Reviews and approves/disapproves Property & Casualty forms filings.
- LA Property & Casualty Insurance Commission - Reviews and examines factors affecting the availability and affordability of property and casualty insurance (auto, homeowners and worker's compensation) and report's recommendations to the Governor, the Commissioner of Insurance and the Legislature.

Office of Legal Services - The Division of Legal Services acts as the legal counsel and enforcement arm of the Department. Its functions include drafting regulations and directives; preparing and monitoring legislation; representing the Department in litigation before federal and state courts; enforcing insurance regulatory laws in administrative hearings; and assisting Department staff by providing legal advice on policy forms and any other insurance related matters. It also serves as a liaison between the Department and other federal, state and local government departments, agencies and commissions as well as insurance companies, producers and consumers. The Insurance Fraud Section investigates all instances of alleged or suspected fraud committed by or upon insurance adjusters, producers and companies. The Fraud Section assists local, state and federal authorities in fraud investigations, as necessary, and cooperates with industry associations and organizations in the investigation and prevention of fraud. The Louisiana Auto Theft and Insurance Fraud Prevention Authority (LATIFPA) is a public agency within the Division of Legal Services, whose purpose is to combat motor vehicle insurance fraud, including fraud by theft and other criminal acts. The Louisiana Legislature also established the Automobile Theft and Insurance Fraud Prevention Authority Fund within LATIFPA, which collects and disburses funds through a grant process for the purpose of combating motor vehicle theft and insurance fraud. In addition, this activity entails the following:



Legal Services- Represents the department in hearings, promulgates rules and regulations, provides internal legal and policy opinions, as requested by department staff.

- Fraud - Investigates suspected incidents of claim fraud and producer/company fraud, and as appropriate, refers cases to law enforcement for further handling; performs background checks for producer and company licensing divisions.
- LA Auto Theft & Insurance Fraud Prevention Authority - Combats vehicles insurance fraud, including fraud by theft and other criminal acts. By law, the Authority solicits and accepts gifts, grants, donations, loans and other assistance from various entities which are deposited into a statutory dedicated fund. Provides bait cars and license plate readers to law enforcement and auto theft programs to the middle and high school students.

Market Compliance Budget Summary

	Prior Year Actuals FY 2011-2012	Enacted FY 2012-2013	Existing Oper Budget as of 12/01/12	Continuation FY 2013-2014	Recommended FY 2013-2014	Total Recommended Over/(Under) EOB
Means of Financing:						
State General Fund (Direct)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State General Fund by:						
Total Interagency Transfers	0	0	0	0	0	0
Fees and Self-generated Revenues	16,304,997	17,262,204	17,262,204	17,800,129	17,030,240	(231,964)
Statutory Dedications	1,286,821	1,295,000	1,295,000	1,351,137	1,351,137	56,137
Interim Emergency Board	0	0	0	0	0	0
Federal Funds	1,982,934	879,812	879,812	744,339	744,339	(135,473)
Total Means of Financing	\$ 19,574,752	\$ 19,437,016	\$ 19,437,016	\$ 19,895,605	\$ 19,125,716	\$ (311,300)
Expenditures & Request:						
Personal Services	\$ 15,404,578	\$ 15,660,523	\$ 15,845,962	\$ 16,321,098	\$ 15,620,382	\$ (225,580)
Total Operating Expenses	517,649	682,532	519,987	529,014	519,987	0
Total Professional Services	3,138,512	2,574,526	2,591,183	2,565,568	2,517,064	(74,119)
Total Other Charges	514,013	519,435	479,884	479,925	468,283	(11,601)
Total Acq & Major Repairs	0	0	0	0	0	0
Total Unallotted	0	0	0	0	0	0
Total Expenditures & Request	\$ 19,574,752	\$ 19,437,016	\$ 19,437,016	\$ 19,895,605	\$ 19,125,716	\$ (311,300)
Authorized Full-Time Equivalents:						
Classified	177	175	175	175	172	(3)
Unclassified	20	20	20	20	20	0
Total FTEs	197	195	195	195	192	(3)



Source of Funding

This program is funded from Fees and Self-generated Revenues, Statutory Dedications and Federal Funds. The Fees and Self-generated Revenues are derived from various fees and licenses authorized by R.S. 22 and the La. Insurance Rating Commission assessment authorized by R.S. 22:1419. The Statutory Dedications are funded by the Administrative Fund (R.S. 22:1071(D)(3)(b) (Health Insurance Portability Administrative Act) comprised of penalties and an assessment not to exceed .0005 of the amount of premiums received in this state by Health insurers during the preceding year ending December 31. Statutory Dedications are also from the Automobile Theft and Insurance Fraud Prevention Authority Fund (R.S. 22:2134); and the Insurance Fraud Investigation Fund (R.S. 22:2134) from assessments on various policies written in Louisiana. The Federal Funds are provided under the Health Care Financing Research, Demonstration and Evaluations Information Grant made under the authority of Section 4360 of the Omnibus Budget Reduction act of 1990 (Public Law 101-508). (Per R.S. 39:36B.(8), see table below for a listing of expenditures out of each Statutory Dedicated fund.)

Market Compliance Statutory Dedications

Fund	Prior Year Actuals FY 2011-2012	Enacted FY 2012-2013	Existing Oper Budget as of 12/01/12	Continuation FY 2013-2014	Recommended FY 2013-2014	Total Recommended Over/(Under) EOB
Administrative Fund- Department of Insurance	\$ 712,642	\$ 705,237	\$ 705,237	\$ 761,374	\$ 761,374	\$ 56,137
Insurance Fraud Investigation Fund	362,200	362,763	362,763	362,763	362,763	0
Auto. Theft and Insurance Fraud Prev. Auth. Fund	211,979	227,000	227,000	227,000	227,000	0

Major Changes from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
\$ 0	\$ 0	0	Mid-Year Adjustments (BA-7s):
\$ 0	\$ 19,437,016	195	Existing Oper Budget as of 12/01/12
Statewide Major Financial Changes:			
0	50,057	0	Civil Service Training Series
0	238,144	0	Louisiana State Employees' Retirement System Rate Adjustment
0	(18,185)	0	Group Insurance Rate Adjustment for Active Employees
0	(12,113)	0	Group Insurance Rate Adjustment for Retirees
0	(51,736)	0	Salary Base Adjustment
0	(168,208)	0	Attrition Adjustment
0	(202,209)	(3)	Personnel Reductions
0	(11,577)	0	Administrative Law Judges
Non-Statewide Major Financial Changes:			



Major Changes from Existing Operating Budget (Continued)

General Fund	Total Amount	Table of Organization	Description
0	(135,473)	0	Non-Recurring federal funds associated with grants to realign with FY 14 budget.
\$ 0	\$ 19,125,716	192	Recommended FY 2013-2014
\$ 0	\$ 0	0	Less Supplementary Recommendation
\$ 0	\$ 19,125,716	192	Base Executive Budget FY 2013-2014
\$ 0	\$ 19,125,716	192	Grand Total Recommended

Professional Services

Amount	Description
\$2,517,064	Accounting, auditing, and legal contracts to assist the department in fulfilling legislatively mandated examinations of insurers, actuarial reviews of rate submissions, outreach programs, etc.
\$2,517,064	TOTAL PROFESSIONAL SERVICES

Other Charges

Amount	Description
	Other Charges:
\$227,000	Services associated with the Auto Theft and Insurance Fraud Prevention Authority.
\$227,000	SUB-TOTAL OTHER CHARGES
	Interagency Transfers:
\$20,726	Department of Civil Service/ Law for administrative hearings
\$1,121	DOA - State Mail
\$200,000	Legal services provided by the Department of Justice
\$17,113	Office of Telecommunications Management for telephone services
\$142	DOA - State Printing
\$2,181	Advertising
\$241,283	SUB-TOTAL INTERAGENCY TRANSFERS
\$468,283	TOTAL OTHER CHARGES

Acquisitions and Major Repairs

Amount	Description
\$0	This program does not have funding for Acquisitions and Major Repairs for Fiscal Year 2013-2014
\$0	TOTAL ACQUISITIONS AND MAJOR REPAIRS



Performance Information

- (KEY) Through the office of Receivership activity, to bring to court-approved closure of all estates of companies in receivership at the beginning of FY 2001 by the end of FY 2013, and to bring to court-approved closure within 5 years of their being in receivership estates of all companies placed in receivership after July 1, 2008.**

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: Recovered assets of companies in receivership go to the companies' creditors, two of which are the Louisiana Insurance Guaranty Association (LIGA) and the Louisiana Life and Health Insurance Guaranty Association (LLHIGA). Neither the Department of Insurance nor the State General Fund receive any monies from the recovered assets of these companies. All final closures must be court approved.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard	Actual Yearend Performance	Performance Standard as Initially Appropriated	Existing Performance Standard	Performance At Continuation Budget Level	Performance At Executive Budget Level
		FY 2011-2012	FY 2011-2012	FY 2012-2013	FY 2012-2013	FY 2013-2014	FY 2013-2014
K	Number of companies brought to final closure (LAPAS CODE - 904)	1	2	1	1	1	1
K	Total recovery of assets from liquidated companies (LAPAS CODE - 908)	\$ 5,995,458	\$ 19,797,708	\$ 14,008,118	\$ 14,008,118	\$ 14,135,447	\$ 14,135,447

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Number of companies in receivership at beginning of fiscal year (LAPAS CODE - 12273)	18	15	10	7	6
Average number of months estates currently in receivership have been held in receivership (LAPAS CODE - 24329)	54	66	68	64	77

- (KEY) Through the Office of Licensing and Compliance activity, to oversee the licensing of producers in the state and to work with the Information Technology Division to effect a smooth transition to the e-commerce environment**

Children's Budget Link: Not Applicable



Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: A company appointment is the contract between the producer and the insurance company that allows the producer to offer the company's products for sale to his/her clients. Licenses are issued for a two year period to Property & Casualty producers in one year, to Life and Health producers in alternating years. All license renewals are done by birth month.

Performance Indicators

L e v e l	Performance Indicator Name	Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Indicator Values			
				Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Number of producer license renewals processed (LAPAS CODE - 6417)	31,300	33,795	39,000	39,000	44,000	44,000
K	Number of company appointments processed (LAPAS CODE - 934)	500,000	519,301	525,000	525,000	520,000	520,000
K	Number of adjusters applications renewals processed (LAPAS CODE - 25030)	Not Applicable	578	11,500	11,500	19,000	19,000

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Total number of licensed producers (LAPAS CODE - 933)	84,582	93,096	86,623	98,046	124,399
Total number of claims adjusters (LAPAS CODE - 24330)	Not Available	24,938	32,015	35,715	44,813
Number of new producer licenses issued (LAPAS CODE - 6416)	30,610	25,615	16,423	17,914	17,653
Number of new adjuster licenses issued (LAPAS CODE - 25031)	Not Applicable	8,207	7,954	9,320	8,639

3. (KEY) Through the Company Licensing Division of the Office of Licensing & Compliance, to review company applications for Certificates of Authority within an average of 90 days, all other licensing and registration applications within 60 days and complete reviews of Certificates of Compliance and No Objection Letters within an average of 30 days.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable



Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Average number of days to review Certificate of Authority/Surplus Lines applications (LAPAS CODE - 22844)	90	31	90	90	75	75
Includes applications for Certificate of Authority for domestic and foreign/alien insurers (including Health Maintenance Organizations) and applications for surplus lines approvals for foreign/alien insurers.							
K	Average number of days to review all other licensing/ registration applications (LAPAS CODE - 22845)	30	29	60	60	50	50
Includes Application for the following: adding lines to a Certificate of Authority; Medical Necessity Review Organization; Dental Referral Plan registration; Risk Purchasing Group registration, Risk Retention Group registration, Third Party Administrator license, Vehicle Mechanical Breakdown Insurer license, Property Residual Value Insurer license, security registrations and discount Medical Plans.							
K	Average number of days to review Certificate of Compliance/No Objection Letter requests (LAPAS CODE - 22846)	15	13	30	30	25	25
Includes applications Certificate of Compliance, Letters of No Objection for insurers to expand to other states, amendments to articles of incorporation for domestic and foreign/alien insurers, mergers of foreign insurers.							
K	Percentage of all applications/requests processed within the performance standard (LAPAS CODE - 22847)	80%	78%	80%	80%	80%	80%
K	Average number of days to review all company filings and applications (LAPAS CODE - 6420)	60	18	60	60	50	50

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Number of company licensing applications and filings received (LAPAS CODE - 940)	595	579	665	738	624
Number of company licensing applications and filings processed (LAPAS CODE - 941)	607	543	617	665	549



4. (KEY) Through the Life & Annuity Division, to assist consumers by investigating to conclusion consumer complaints against Life & Annuity insurers and producers within 40 days.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: A consumer complaint may or may not result in a claim payment or premium refund from the insurer or producer, depending on the facts of the matter giving rise to the complaint. Complaints are investigated to determine whether the insurer or producer performed in compliance with the law and the terms and conditions of the policy. A consumer may expect payment for an item not covered by the policy or may not be happy with the way a claim was handled, but the company or producer may have acted properly and within the law.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Average number of days to investigate to conclusion a Life & Annuity (L&A) complaint (LAPAS CODE - 13958)	40	48	40	40	40	40
K	Percentage of L&A complaint investigations completed within the performance standard (LAPAS CODE - 22848)	70%	77%	70%	70%	70%	70%

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Amount of claim payments/premium refunds recovered for complainants (LAPAS CODE - 13959)	\$ 1,935,824	\$ 1,633,359	\$ 1,626,822	\$ 2,345,714	\$ 2,167,956
The Life & Annuity recovery amounts include claim benefit amounts, premium refunds, coverage amounts extended, and other gains of this nature which recovered as a result of intervention of LDI on behalf of consumers. LDI has no control over the recovery amount due to its intervention.					
Number of L&A complaints received (LAPAS CODE - 13960)	464	441	450	444	449
Number of L&A complaint investigations concluded (LAPAS CODE - 13961)	471	458	449	421	470



5. (KEY) Through the Life & Annuity, Policy Forms Review Division in the Office of Licensing and Compliance, to pre-approve/disapprove all contract/policy forms, within 30 days.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: All contract/policy forms must be reviewed/approved by LDI before they can be offered for sale in the state unless approved through the Interstate Insurance Product Regulation Compact. Delays in the process can result in consumers not having access to those products and to insurers not being able to sell those products. Good efficiency in this area is important to our department-wide efforts to attract more companies to do business in the state.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Average number of days to process L&A contract/policy forms (LAPAS CODE - 13988)	25	29	30	30	30	30
K	Percentage of L&A contract/policy forms reviews completed within 30 days (LAPAS CODE - 22849)	70%	60%	70%	70%	70%	70%

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Percentage of L&A contract/policy forms approved (LAPAS CODE - 13987)	90%	91%	89%	87%	91%
Number of L&A contract/policy forms received (LAPAS CODE - 13990)	8,468	8,273	6,001	6,775	5,308
Number of L&A contract/policy forms processed (LAPAS CODE - 13991)	8,450	8,234	5,974	6,358	5,578

6. (KEY) Through the Office of Health Insurance, to investigate to conclusion consumer health-insurance related complaints within 42 days.

Children's Budget Link: Not Applicable



Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: A consumer complaint may or may not result in a claim payment or premium refund from the insurer or producer, depending on the facts of the matter giving rise to the complaint. Complaints are investigated to determine whether the insurance company or producer performed in compliance with the law and the terms and conditions of the policy. A consumer may expect payment for an item not covered by the policy or may not be happy with the way the claim was handled, but the company or producer may have acted properly and within the law.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Average number of days to investigate to conclusion a consumer health complaint (LAPAS CODE - 987)	42	43	42	42	42	42
K	Percentage of health complaint investigations concluded within 42 days (LAPAS CODE - 22856)	70%	70%	70%	70%	70%	70%

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Amount of claim payments/premium refunds recovered for health coverage complainants (LAPAS CODE - 989)	\$ 1,135,576	\$ 1,266,820	\$ 2,247,996	\$ 592,505	\$ 1,306,572
Number of health complaints received (LAPAS CODE - 6424)	1,349	1,500	1,495	1,414	910
Number of health complaint investigations concluded (LAPAS CODE - 6425)	1,347	1,384	1,463	1,396	1,118
Amount of claim payments/premium refunds recovered from self-insured plans (LAPAS CODE - 24331)	\$ 135,616	\$ 121,164	\$ 100,147	\$ 106,805	\$ 71,020
Total shown in new indicator is limited to self-funded plans. Continues to be included in general indicator 989.					

7. (KEY) Through the Office of Health Insurance, to pre-approve or disapprove all major medical, supplemental health policies, contract forms and rates and advertising as authorized within an average of 35 days.

Children's Budget Link: Not Applicable



Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: All contract/policy forms must be reviewed and approved by LDI before they can be offered for sale in the state. Delays in the process can result in consumers not having access to those products and to insurers not being able to sell those products. Good efficiency in this area is important to our department-wide efforts to attract more companies to do business in the state.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
		K	Average number of days to process health contract/policy forms (LAPAS CODE - 12290)	35	25	35	35
K	Percentage of Health contract/policy forms reviews completed within the performance standard (LAPAS CODE - 22857)	65%	80%	65%	65%	65%	65%

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Percentage of health contract/policy forms, advertising and rates approved (LAPAS CODE - 985)	77%	74%	82%	84%	84%
Number of health contract and/or policy forms, advertising and rates received (LAPAS CODE - 986)	6,168	5,668	6,459	6,190	6,337
Number of health contract/policy forms, advertising and rates processed (LAPAS CODE - 10212)	6,282	6,337	6,695	7,089	6,513

8. (KEY) Through the Supplemental Health/Medical Necessity Review Organization (MNRO) Section of the Office of Health, to review licensing applications and filings (new and renewal) for MNROs and perform statutory examinations.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable



Explanatory Note: MNRO's (Medical Necessity Review Organizations) must, by statute, be examined no less frequently than once every three years. The first cycle began in fiscal 2003/04. Complaints or other indications of problems may lead to examination of an MNRO earlier than its scheduled examination date. Exit examinations may also occur earlier than the scheduled statutory examination date.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Number of MNROs examined (LAPAS CODE - 14044)	18	14	22	22	33	33
Statute requires that MNRO's be examined at least once every three years. As of October 24, 2012, there are 82 MNRO licenses.							

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Number of MNRO filings and applications (new and renewal) received (LAPAS CODE - 12134)	103	109	82	80	82
Number of MNRO filings and applications (new and renewal) processed (LAPAS CODE - 12147)	102	104	92	76	76
Average number of days to process MNRO annual reports (LAPAS CODE - 22859)	30	26	20	14	11

9. (KEY) To assist senior citizens with awareness of health insurance programs available to them.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: Funding for the SHIIP (Senior Health Insurance Information Program) program will be based on basic funding grant; outreach contracts will be limited. The ability to meet the needs of the seniors will be limited.



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Number of seniors receiving services (telephone, home-site, fairs, group presentations, etc.) (LAPAS CODE - 12125)	32,000	17,797	20,000	20,000	20,000	20,000
K	Number of senior health group presentations provided (LAPAS CODE - 999)	350	384	250	250	250	250

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Number in attendance at senior health group presentations (LAPAS CODE - 996)	29,019	17,816	20,584	7,649	8,585
Number of senior health volunteer counselor training sessions conducted (LAPAS CODE - 17795)	11	8	8	20	20
Number of senior health publications distributed (LAPAS CODE - 1000)	66,887	111,433	25,067	277,591	103,651
Estimated savings to counseled senior health clients (LAPAS CODE - 995)	\$ 4,834,350	\$ 4,218,517	\$ 3,198,929	\$ 4,377,726	\$ 6,707,269
SHIIP (Senior Health Insurance Information Program) is funded by a federal grant. Savings to seniors are calculated using a formula developed by the Federal Health Care Financing Administration. Savings may result when assistance leads to the percentage not covered by Medicare being counted, or a client learning that he/she is eligible for other programs that can lead to Medicaid paying deductibles, premiums or co-payments, or in determining the best supplement of Medicare HMO coverage for the client's needs. Savings, if any, depend upon the situation of the individual senior being counseled.					

10. (KEY) Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable



Explanatory Note: The department has an aggressive program of financial examinations and analyses. A field examination takes place on-site and is required by statute to be no less frequent than once every 5 years. Analysis occurs in the department, using various filings, results of previous and current examinations, complaints and other data to determine if a company merits examination sooner than its scheduled date. By law, a company can be examined more frequently than every five years when indicated. This system allows for earlier detection of problems and earlier remediation. A market conduct examination may be conducted in concert with a financial examination or without connection to a financial examination. Complaints may trigger a market conduct examination. Because of the NAIC accreditation process, the office is able to rely on financial analyses and examinations by accredited insurance departments in a foreign insurer's domiciliary state. A zone examination is an examination involving other states in which a company does business; zone exams are fairly rare.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Number of market conduct examinations performed (LAPAS CODE - 6411)	10	22	10	10	11	11
K	Number of companies analyzed - market conduct (LAPAS CODE - 11937)	140	146	150	150	40	40
K	Percentage of domestic companies examined - financial (LAPAS CODE - 11938)	18%	8%	18%	18%	18%	18%
K	Percentage of filings by domestic companies analyzed - financial (LAPAS CODE - 11939)	95%	95%	100%	100%	100%	100%
K	Percentage of companies other than domestic companies analyzed - financial (LAPAS CODE - 11940)	4%	9%	25%	25%	8%	8%
S	Number of zone examinations in which participating states file dissenting (minority) reports (LAPAS CODE - 13869)	0	0	0	0	0	0



Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Number of companies examined - financial (LAPAS CODE - 6410)	42	24	29	23	12
Number of companies analyzed - financial (LAPAS CODE - 6412)	184	194	253	363	283
Number of companies in administrative supervision at beginning of fiscal year (LAPAS CODE - 13768)	2	2	8	7	5
Number of companies placed in administrative supervision during fiscal year (LAPAS CODE - 921)	0	7	0	0	0
Number of companies returned to good health/ removed from supervision during fiscal year (LAPAS CODE - 922)	0	1	0	0	0
Number of filings of domestic companies analyzed (LAPAS CODE - 22850)	711	637	622	582	623

11. (KEY) To continue to perform field audits of selected surplus lines brokers and desk examinations of all premium tax returns.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: A surplus lines broker is a person who solicits, negotiates or procures a policy of insurance with an approved, unauthorized insurer, known as a surplus lines company, when insurance cannot be obtained from insurers licensed to do business in the state. All premium tax returns undergo desk examination.



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Additional taxes and penalties assessed as a result of audit in \$ millions (LAPAS CODE - 889)	\$ 0.70	\$ 1.99	\$ 0.70	\$ 0.70	\$ 0.70	\$ 0.70
K	Number of field examinations of surplus lines brokers performed (LAPAS CODE - 900)	100	91	100	100	20	20
FY 2013-2014: The federal Dodd-Frank Wall Street Reform and Consumer Protection Act, which brought significant changes to financial regulation, has curtailed travel for field examinations.							
S	Number of desk examinations performed for tax purposes (LAPAS CODE - 901)	3,600	3,351	3,600	3,600	3,400	3,400

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Percentage of surplus lines brokers examined (LAPAS CODE - 6396)	7%	7%	7%	6%	4%

12. (KEY) Through the Consumer Affairs Division of the Office of Property & Casualty, to investigate to conclusion consumer complaints against Property & Casualty insurers and producers within an average of 70 days.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: A consumer complaint may or may not result in a claim payment or premium refund from the insurer or producer, depending on the facts of the matter giving rise to the complaint. Complaints are investigated to determine whether the insurer or producer performed in compliance with the law and terms and conditions of the policy. A consumer may expect payment for an item not covered by the policy or may not be happy with the way a claim was handled, but the company or producer may have acted properly and within the law.



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Average number of days to conclude a P&C complaint investigation (LAPAS CODE - 10204)	75	30	70	70	60	60
K	Percentage of property and casualty complaint investigations concluded within the performance standard (LAPAS CODE - 25032)	Not Applicable	93%	75%	75%	75%	75%

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Amount of claim payments and/or premium refunds recovered for P&C complainants (LAPAS CODE - 954)	\$ 14,129,221	\$ 8,475,358	\$ 2,340,956	\$ 5,619,369	\$ 1,841,169
Number of P&C complaints received (LAPAS CODE - 14211)	2,551	3,010	2,117	1,743	1,627
Number of P&C complaints investigations concluded (LAPAS CODE - 14212)	3,609	3,186	2,049	1,838	1,702

13. (KEY) Through the Forms Review Division within the Office of Property & Casualty, to pre-approve or disapprove all contract forms for use by consumers within 30 days.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: All contract/policy forms must be reviewed and approved by LDI before they can be offered for sale in the state. Delays in the process can result in the state's consumers not having access to those products and to insurers not being able to sell those products. Good efficiency in this area is important to our department-wide efforts to attract more companies to do business in the state.



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Average number of days to process P&C contract/policy forms (LAPAS CODE - 13939)	30	18	30	30	30	30
K	Percentage of P&C contracts/policy forms reviews completed within 30 days (LAPAS CODE - 22852)	55%	58%	57%	57%	57%	57%

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Percentage of P&C contract/policy forms approved (LAPAS CODE - 13940)	52%	54%	60%	59%	69%
Percentage of all forms filed. This percentage does not recognize conditional approvals, forms received for informational purposes only, forms withdrawn and filings where companies adopt filing organizations' forms which the department had previously approved for use in Louisiana.					
Number of P&C contract/policy forms received (LAPAS CODE - 13942)	25,465	22,614	23,631	26,307	21,725
Number of P&C contract/policy forms processed (LAPAS CODE - 13943)	25,095	24,121	23,444	27,326	24,516
Percentage of P&C contract/policy forms disapproved (LAPAS CODE - 24953)	34%	28%	31%	30%	21%

14. (SUPPORTING) Through the Rate and Rule Division of the Office of Property & Casualty, to provide necessary preparatory activities for rate and rule change submissions that require action by the Department of Insurance.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: Elimination of the Louisiana Insurance Rating Commission, which met only monthly, significantly reduces the average number of total days from submission to decision.



Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
S	Average number of days from receipt of submission/ rate filing by Office of Property & Casualty to referral to actuarial staff (LAPAS CODE - 13945)	15	13	18	18	20	20
S	Average number of days from receipt of filing/ submission by actuary from Office of Property & Casualty support staff to actuary's recommendation (LAPAS CODE - 13949)	14	12	12	12	12	12
S	Average number of days from receipt of rate filing/ submission to final action by LDI (LAPAS CODE - 20282)	32	25	29	29	32	32

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values					
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012	
Total written premiums for calendar year ending during fiscal year (property, casualty, surety and inland marine) subject to regulation by the LDI in \$ billions (Includes surplus lines and residual market) (LAPAS CODE - 974)	\$ 9.94	\$ 9.38	\$ 9.43	\$ 9.44	\$ 9.50	
Total premiums written for calendar year ending during fiscal year (property, casualty, surety & inland marine) classified as surplus lines in \$ billions (LAPAS CODE - 22853)	\$ 1.06	\$ 0.99	\$ 0.99	\$ 0.94	\$ 0.93	
Total written premiums for calendar year ending during fiscal year (property, casualty, surety & inland marine) classified as residual market in millions (LAPAS CODE - 22854)	\$ 265.90	\$ 281.07	\$ 222.90	\$ 209.90	\$ 197.70	
Premiums in residual market include premiums from Louisiana Citizens Property Insurance and Louisiana Automobile Insurance Plan. Results exclude LWCC since the data is not provided to the Department of Insurance.						
Number of submissions reviewed by actuary (LAPAS CODE - 971)	594	559	603	565	566	
Average percentage change in rates at fiscal year end (LAPAS CODE - 22855)	0.21%	0.75%	0.66%	1.01%	2.32%	



15. (KEY) Through the Fraud Section, to reduce incidences of insurance fraud in the state through screening of licenses, investigations of reported incidents and consumer awareness.

Children's Budget Link: Not Applicable

Human Resource Policies Beneficial to Women and Families Link: Not Applicable

Other Links (TANF, Tobacco Settlement, Workforce Development Commission, or Other): Not Applicable

Explanatory Note: An initial investigation means a complaint is investigated to determine whether a full investigation should be initiated, or if the report should be entered into the database and maintained for possible additional investigation at a later date. LDI performs biographical background checks on the officers, directors, persons who direct the company on a daily basis and owners of 10% or more of the company. Background checks on producers are limited to those who disclose that they have been charged or convicted of a crime or who had an action taken against him/her by an insurance department, security regulator or other administrative entity.

Performance Indicators

L e v e l	Performance Indicator Name	Performance Indicator Values					
		Yearend Performance Standard FY 2011-2012	Actual Yearend Performance FY 2011-2012	Performance Standard as Initially Appropriated FY 2012-2013	Existing Performance Standard FY 2012-2013	Performance At Continuation Budget Level FY 2013-2014	Performance At Executive Budget Level FY 2013-2014
K	Percentage of initial claim fraud complaint investigations completed within 10 working days (LAPAS CODE - 12276)	85%	95%	85%	85%	85%	85%
K	Percentage of background checks completed within 15 working days (LAPAS CODE - 12278)	85%	97%	85%	85%	85%	85%

Market Compliance General Performance Information

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Number of claim fraud investigations opened (LAPAS CODE - 12282)	1,090	1,747	2,213	2,640	2,850
Number of claim fraud investigations referred to law enforcement (LAPAS CODE - 959)	285	425	476	761	1,037
Number of producer investigations opened (LAPAS CODE - 12279)	67	97	97	198	267
Number of producer investigations referred to law enforcement (LAPAS CODE - 12281)	40	12	22	5	8
Number of background checks performed for company and producer licensing divisions (LAPAS CODE - 962)	1,778	1,715	1,372	1,126	1,229



Market Compliance General Performance Information (Continued)

Performance Indicator Name	Performance Indicator Values				
	Prior Year Actual FY 2007-2008	Prior Year Actual FY 2008-2009	Prior Year Actual FY 2009-2010	Prior Year Actual FY 2010-2011	Prior Year Actual FY 2011-2012
Number of company investigations opened (LAPAS CODE - 24332)	6	21	33	0	2
Number of company investigations referred to law enforcement (LAPAS CODE - 24333)	0	2	0	0	0
Number of claims adjuster investigations opened (LAPAS CODE - 23502)	13	8	4	5	3
Number of claims adjuster investigations referred to law enforcement (LAPAS CODE - 24334)	0	3	0	0	0

