

Commissioner of Insurance



Department Description

The mission of the Louisiana Department of Insurance (LDI) is to enforce the insurance laws and regulations of the state impartially, honestly and expeditiously. To this end, the highest ethical, professional and work quality standards will be exercised in all formal and informal relationships with individuals, agencies and companies affected by the policies and actions of the Department. It is the Department's commitment to be the best insurance regulatory agency in the United States.

For additional information, see:

[Commissioner of Insurance](#)

Department Budget Summary

	Prior Year Actuals FY 2024-2025	Enacted FY2025-2026	Existing Operating Budget (EOB) as of 12/01/25	Continuation FY 2026-2027	Recommended FY 2026-2027	Total Recommended Over/(Under) EOB
Means of Finance:						
State General Fund (Direct)	\$0	\$180,000	\$180,000	\$0	\$0	\$(180,000)
State General Fund by:						
Interagency Transfers	0	0	0	0	0	0
Fees & Self-generated	33,732,159	41,069,124	41,069,124	42,909,164	42,739,941	1,670,817
Statutory Dedications	23,236,208	25,000,000	25,000,000	30,000,000	30,000,000	5,000,000
Federal Funds	936,150	800,000	800,000	805,594	800,000	0
Total Means of Financing	57,904,517	67,049,124	67,049,124	73,714,758	73,539,941	6,490,817
Expenditures and Request:						
Commissioner of Insurance	57,904,517	67,049,124	67,049,124	73,714,758	73,539,941	6,490,817
Total Expenditures	57,904,517	67,049,124	67,049,124	73,714,758	73,539,941	6,490,817



Department Budget Summary

	Prior Year Actuals FY 2024-2025	Enacted FY2025-2026	Existing Operating Budget (EOB) as of 12/01/25	Continuation FY 2026-2027	Recommended FY 2026-2027	Total Recommended Over/(Under) EOB
Authorized Positions						
Classified	203	205	205	205	204	(1)
Unclassified	27	27	27	27	27	0
Total Authorized Positions	230	232	232	232	231	(1)
Authorized Other Charges Positions	0	0	0	0	0	0



04-165-Commissioner of Insurance

Agency Description

The mission of the Department of Insurance is to enforce the insurance laws and regulations of the state impartially, honestly and expeditiously. To this end, the highest ethical, professional and work quality standards will be exercised in all formal and informal relationships with individuals, agencies and companies affected by the policies and actions of the department. It is the department's commitment to be the best insurance regulatory agency in the United States.

The goals of the Commissioner of Insurance are:

- I. 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.
- II. Provide necessary administrative and operational support to the entire department, attract insurers to the state in order to promote a more competitive market, work to stabilize the property insurance market and provide outreach and consumer assistance.

The Department of Insurance maintains flexible work hours, permitting full time employees to select a supervisor-approved schedule that may begin as early as 7:00 a.m. or end as late as 5:30 p.m. The department also permits a 4-day work week of 10 hour days, or a 4.5 day work week, with supervisor and Appointing Authority approval. Department of Insurance Policy Memorandum 10 adopts the availability of part time employment, in accordance with Civil Service Rule 11.2. Additionally, the agency complies with and supports the Family and Medical Leave Act. Overall, the department believes that when forms of insurance are both available and affordable to the state's citizens, all individuals and business and industry in the state benefit.

Agency Budget Summary

	Prior Year Actuals FY 2024-2025	Enacted FY2025-2026	Existing Operating Budget (EOB) as of 12/01/25	Continuation FY 2026-2027	Recommended FY 2026-2027	Total Recommended Over/(Under) EOB
Means of Finance:						
State General Fund (Direct)	\$0	\$180,000	\$180,000	\$0	\$0	\$(180,000)
State General Fund by:						
Interagency Transfers	0	0	0	0	0	0
Fees & Self-generated	33,732,159	41,069,124	41,069,124	42,909,164	42,739,941	1,670,817
Statutory Dedications	23,236,208	25,000,000	25,000,000	30,000,000	30,000,000	5,000,000
Federal Funds	936,150	800,000	800,000	805,594	800,000	0
Total Means of Finance	57,904,517	67,049,124	67,049,124	73,714,758	73,539,941	6,490,817
Expenditures and Request:						
Administrative/Fiscal	14,783,727	16,640,153	16,640,153	18,126,893	17,808,011	1,167,858
Market Compliance	43,120,790	50,408,971	50,408,971	55,587,865	55,731,930	5,322,959
Total Expenditures	57,904,517	67,049,124	67,049,124	73,714,758	73,539,941	6,490,817
Authorized Positions						
Classified	203	205	205	205	204	(1)
Unclassified	27	27	27	27	27	0
Total Authorized Positions	230	232	232	232	231	(1)
Authorized Other Charges	0	0	0	0	0	0
Positions						



1651-Administrative/Fiscal

Program Authorization

La. Const. Art. IV, Section 11; La. R.S. 36:681-696; La. R.S. 22:2-3; La. R.S. 22:31-33; La. R.S. 22:41; La. R.S. 22:1071; La. R.S. 22:1476; La. R.S. 9:2800.7; La. R.S. 22:2291-2347; La. R.S. 40:1428; and 42 USC 1395b-4.

Program Description

The mission of the Administrative/Fiscal Program is to enforce the insurance laws and regulations of the state impartially, honestly and expeditiously. To this end, the highest ethical, professional and work quality standards will be exercised in all formal and informal relationships with individuals, agencies and companies affected by the policies and actions of the department. It is the department's commitment to be the best insurance regulatory agency in the United States.

The goal for the Administrative/Fiscal Program is to provide necessary administrative and operational support to the entire department, attract insurers to the state in order to promote a more competitive market, work to stabilize the property insurance market and provide outreach and consumer assistance.

The Administrative/Fiscal Program includes the following activities:

- Office of the Commissioner: Internal Audit, Public Affairs, and Consumer Advocacy and Diversity, which includes the Senior Health Insurance Information Program and Office of Policy, Innovation and Research
- Office of Management and Finance: Fiscal Affairs; Revenue Services; Information Technology; Human Resources; Administrative Services; Budget; Budget/Purchasing; and Strategic and Operational Planning

Program Budget Summary

	Prior Year Actuals FY 2024-2025	Enacted FY2025-2026	Existing Operating Budget (EOB) as of 12/01/25	Continuation FY 2026-2027	Recommended FY 2026-2027	Total Recommended Over/(Under) EOB
Means of Finance:						
State General Fund (Direct)	\$0	\$180,000	\$180,000	\$0	\$0	\$(180,000)
State General Fund by:						
Interagency Transfers	0	0	0	0	0	0
Fees & Self-generated	13,847,577	15,660,153	15,660,153	17,321,299	17,008,011	1,347,858
Statutory Dedications	0	0	0	0	0	0
Federal Funds	936,150	800,000	800,000	805,594	800,000	0
Total Means of Finance	14,783,727	16,640,153	16,640,153	18,126,893	17,808,011	1,167,858
Expenditures and Request:						
Personnel Services	8,616,223	9,274,688	9,274,688	9,649,809	9,386,599	111,911
Operating Expenses	2,705,065	3,279,055	3,379,055	3,471,640	3,393,132	14,077
Professional Services	1,175,394	1,530,826	1,430,826	2,470,030	2,430,826	1,000,000
Other Charges	1,618,916	1,827,972	1,827,972	1,825,802	1,887,842	59,870
Acquisitions & Major Repairs	668,130	727,612	727,612	709,612	709,612	(18,000)
Total Expenditures & Request	14,783,727	16,640,153	16,640,153	18,126,893	17,808,011	1,167,858
Authorized Positions						
Classified	58	59	59	59	58	(1)
Unclassified	14	14	14	14	14	0
Total Authorized Positions	72	73	73	73	72	(1)
Authorized Other Charges Positions	0	0	0	0	0	0

Source of Funding

This program is funded with the following:

- Fees and Self-generated Revenues derived from:
 - Various fees and licenses authorized by R.S. 22:821
 - Assessments on various insurance policies written in Louisiana
- Funds re-classified as Fees and Self-generated Revenues:
 - Insurance Fraud Investigation Dedicated Fund Account (Per R.S. 40:1428)
- Federal Funds are derived from:
 - The Department of Health and Human Services Administration for the State Health Insurance Assistance Program.

Adjustments from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
180,000	16,640,153	73	Existing Operating Budget as of 12/01/2025
Statewide Adjustments			
\$0	\$709,612	0	Acquisitions & Major Repairs
\$0	\$(178,074)	0	Attrition Adjustment
\$0	\$18,371	0	Capitol Park Security
\$0	\$8,047	0	Civil Service Fees
\$0	\$9,663	0	Civil Service Training Series
\$0	\$29,357	0	Group Insurance Rate Adjustment for Active Employees
\$0	\$20,095	0	Group Insurance Rate Adjustment for Retirees
\$0	\$19,240	0	Legislative Auditor Fees
\$0	\$30,457	0	Maintenance in State-Owned Buildings
\$0	\$170,005	0	Market Rate Classified
\$0	\$(727,612)	0	Non-Recurring Acquisitions & Major Repairs
\$0	\$451	0	Office of State Procurement
\$0	\$70,075	0	Office of Technology Services (OTS)
\$0	\$(85,136)	(1)	Personnel Reductions
\$0	\$96,045	0	Related Benefits Base Adjustment
\$0	\$(87,705)	0	Retirement Rate Adjustment
\$0	\$29,332	0	Risk Management
\$0	\$137,661	0	Salary Base Adjustment
\$0	\$701	0	State Treasury Fees
\$0	\$1,156	0	UPS Fees
0	271,741	(1)	Total Statewide
Non-Statewide Adjustments			
\$0	\$76,117	0	Increases funds for the digitization of records by the Secretary of State as well the costs of moving and destroying the records after the process is complete.
\$(180,000)	\$(180,000)	0	Non-recurs funds for the coverage of perinatal behavioral health treatment for policies through the health insurance exchange.
\$0	\$1,000,000	0	Transfers funds from the Market Compliance Program to the Administrative/Fiscal Program for analysis of the state's insurance market to identify emerging trends and challenges.
(180,000)	896,117	0	Total Non-Statewide
0	17,808,011	72	Total Recommended



Fees & Self-generated

Fund	Prior Year Actuals FY 2024-2025	Enacted FY2025-2026	Existing Operating Budget (EOB) as of 12/01/25	Continuation FY 2026-2027	Recommended FY 2026-2027	Total Recommended Over/(Under) EOB
Fees & Self-generated Revenues	13,817,577	15,630,153	15,630,153	17,291,299	16,978,011	1,347,858
Insurance Fraud Investigation	30,000	30,000	30,000	30,000	30,000	0
Dedicated Fund Account						
Auto. Theft and Insurance Fraud	0	0	0	0	0	0
Prev. Auth. Ded Fund Acct						

Statutory Dedications

Fund	Prior Year Actuals FY 2024-2025	Enacted FY2025-2026	Existing Operating Budget (EOB) as of 12/01/25	Continuation FY 2026-2027	Recommended FY 2026-2027	Total Recommended Over/(Under) EOB
Louisiana Fortify Homes	0	0	0	0	0	0
Program						
Insure Louisiana Incentive	0	0	0	0	0	0
Program						

Professional Services

Amount	Description
Professional Services:	
\$1,572,173	Information technology projects, on-site training, public awareness, one on one counseling sessions with beneficiaries, caregivers, advocates and Medicare professionals, and any other projects
\$833,078	IT Consulting from sources outside of state government
\$25,575	Legal services
\$2,430,826	TOTAL PROFESSIONAL SERVICES

Other Charges

Amount	Description
Other Charges:	
This program does not have funding for Other Charges for the Fiscal Year.	
Interagency Transfers:	
\$100,171	Civil Service Fees
\$14,179	Uniform Payroll System (UPS) Fees
\$4,161	State Treasury Fees
\$147,354	Capitol Park Security Fees
\$131,815	Legislative Auditor Fees
\$12,233	Office of State Procurement (OSP) Fees
\$355,019	Office of Risk Management (ORM) Premiums
\$777,998	Maintenance in State-owned Buildings
\$7,934	LWC - Unemployment Compensation
\$268	Replacement Badges
\$53,089	Printing
\$2,108	Postage and Supplies
\$110,068	Division of Administration - Telecommunication Services
\$171,445	Office of Technology Services (OTS) Fees
\$1,887,842	SUB-TOTAL INTERAGENCY TRANSFERS
\$1,887,842	TOTAL OTHER CHARGES



Acquisitions and Major Repairs

Amount	Description
Acquisitions and Major Repairs:	
\$709,612	Replacement of obsolete IT equipment
\$709,612	TOTAL ACQUISITIONS AND MAJOR REPAIRS

Objective: 1651-01 Through the Office of the Commissioner, to retain accreditation by the National Association of Insurance Commissioners (NAIC).

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[K] Percentage of NAIC accreditation retained	100%	100%	100%	100%	100%

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Total number of non-risk bearing companies licensed and approved	820	827	845	841	862
Total number of risk bearing companies licensed and approved	1,791	1,822	1,878	1,913	1,926
Number of licensed domestic insurers	101	103	101	103	102
Number of licensed foreign/alien insurance companies	1,348	1,584	1,632	1,662	1,675

Objective: 1651-02 Through the Internal Audit Division, to identify the adequacy or weaknesses of the department's internal control processes by performing scheduled internal audits and to assure that there are no repeat findings in the legislative auditor's report.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[S] Percentage of audit plan completed	85%	90%	90%	95%	95%
[S] Percentage of recommendations accepted	88%	100%	100%	100%	100%

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Number of internal audits performed	6	10	9	9	11
Number of internal audit recommendations accepted	40	19	21	15	24
Number of repeat findings in the legislative auditor's report	0	0	0	0	0
Number of repeat internal audit findings	3	1	1	0	1



Objective: 1651-03 Through the Office of the Consumer Advocacy and Diversity, to receive consumer inquiries and complaints, to provide insurance information, both basic and developing topics, and to ensure the LDI provides consumers the highest quality service.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[K] Number of community based presentations	164	60	60	60	60
[K] Number of files from other divisions audited	390	360	360	360	360
[K] Number of complaint files referred for additional regulatory review, as a result of audit	0	2	2	2	2
[K] Number of complaint files leading to additional staff training, as a result of audit	0.02	10	10	10	10

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Number of inquiries received	0	217	409	777	858
Number of public information packets distributed to consumers	1,064	8	5,027	21,844	39,738
Number of LDI complaint files audited	11	10	10	10	10
Number of consumers assisted by the Office of Consumer Advocacy and Diversity division	5,750	2,365	7,858	29,453	19,140

Objective: 1651-04 Through the Division of Diversity and Opportunity, within the Office of Consumer Advocacy and Diversity, to foster awareness of opportunities in the insurance industry and of the skill, training and education necessary to prepare for employment with insurers, appointment as producers, and as service providers of insurers.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[S] Number of educational seminars provided by the Division of Diversity and Opportunity	4	5	5	5	5

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Number of persons attending educational or training seminars	1,218	1,541	832	919	1,108
Number of minorities receiving services through LDI for training or individual telephone or email assistance to help obtain employment in the insurance industry or related service companies	44	72	44	72	44
Number of workshops the Division of Diversity and Opportunity participated in via invitations	34	36	31	31	30

Objective: 1651-05 Through the Senior Health Information Program, to assist senior citizens and others eligible for Medicare with awareness of health insurance programs available to them.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[S] Total counseling hours provided (CMS PM8)	0	10,000	10,000	630	630
[S] Total number of active SHIP counselors	0	25	25	11	11
[K] Number of client contacts in-person, office, telephone call durations, and contacts by email, postal, or fax (CMS PM1)	0	20,500	20,500	2,500	2,500
[K] Total persons reached through presentations and/or booths and exhibits. (CMS PM2)	0	15,500	15,500	3,000	3,000
[K] Number of senior health group presentations, health fairs, and training provided	0	375	375	150	150

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Number of Medicare beneficiaries in the state, as of September 30	884,146	893,380	915,126	940,073	943,853

Objective: 1651-06 Through the Fiscal Affairs Division, to deposit revenue to the State Treasury and handle accounts payable and receivable, and travel.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[S] Total amount of revenues collected from taxes, assessments, fees, penalties and miscellaneous \$ in millions	1,497.89	1,685.7	1,685.7	1,579.8	1,579.8

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Amount reverted at end of fiscal year \$ in millions	16.35	22.65	19.51	8.23	5.31
Administrative fund assessment as percentage of health premiums	0.02%	0.03%	0.02%	0.02%	0.02%
Fraud assessment as percentage of subject premiums	0.03%	0.04%	0.04%	0.04%	0.04%
LDI budget as percentage of total revenue collected	2.86%	2.77%	5.65%	5.26%	4.15%
Total taxes collected \$ in millions	1,043.52	1,126.97	1,315.15	1,423.43	1,335.56
Total fees collected \$ in millions	45.04	51.71	49.68	54.34	52.06
Tax collections as percentage of taxable premiums	3.36%	3.36%	3.53%	3.48%	3.17%



General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Total amount of LA Insurance Rating assessment collected \$ in millions	77.45	77.1	79.65	87.8	99.14
LA Insurance Rating assessment collection as percentage of subject premiums	0.72%	0.73%	0.73%	0.73%	0.73%
Number of different tax types collected	8	8	8	8	8
Number of different fees and assessments collected	71	70	68	66	63

Objective: 1651-07 Through the Revenue Services Division, to collect all assessments and premium taxes due and to perform desk examinations of premium tax returns.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[S] Number of desk examinations performed for tax purposes	5,300	5,600	5,600	5,900	5,900

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Taxable premiums \$ in billions	31.02	33.54	37.27	40.85	42.13
Total premiums subject to Louisiana Insurance Rating assessment \$ in billions	10.67	11.22	12.21	13.69	14.54

Objective: 1651-08 Through the Information Technology Division, to provide maintenance and support of the department's IT systems, databases, and internet access, and to improve consumer and industry service and information access via technology.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[S] Number of technology projects planned to maximize employee productivity, improve or maintain compatibility with regulated entities, and warehouse data	6	4	4	6	6
[S] Percent of planned technology projects reaching completion	100%	100%	100%	100%	100%

Objective: 1651-09 Through the Office of Policy, Innovation and Research, to provide administrative and operational support across the LDI to enhance organizational effectiveness, attract and retain insurers to foster a competitive marketplace, drive stabilization of the property insurance sector and strengthen public trust through proactive outreach and responsive consumer engagement.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[K] Percentage of all internal projects completed within the performance standard	0%	Not Applicable	Not Applicable	90%	90%

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Number of projects received	0	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Number of projects completed	0	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Number of legislation proposals developed	0	Not Applicable	Not Applicable	Not Applicable	Not Applicable



1652-Market Compliance

Program Authorization

La. Const. Art. IV, Section 11; La. R.S. 36:681-696; Louisiana Insurance Code (Title 22); La. R.S. 40:1424; La. R.S. 23:1191-1200.5; and La. R.S. 33:1341-1350.2, and 42USC 1395b-4, La. R.S. 22:972.

Program Description

The mission of the Market Compliance Program 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.

The goals for the Market Compliance Program are:

- I. 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.
- II. Provide necessary administrative and operational support to the entire department, attract insurers to the state in order to promote a more competitive market, work to stabilize the property insurance market and provide outreach and consumer assistance.

The Market Compliance Program includes the following activities:

- Office of Licensing - Consists of Producer Licensing Division, Company Licensing Division, Licensing Call Center and Statutory Deposits. 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. 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 discount medical plans, utilization review organizations and independent review organizations. The Licensing call center receives all incoming producer licensing calls and provides information as needed by the consumer. Statutory Deposits receives, reviews and maintains various types of deposits required by the Insurance Code in order for a company to comply with its licensing standards.
- Office of Health, Life and Annuity - 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, life, annuity and viatical settlement plans. The Office of Health, Life and Annuity consists of three regulatory divisions (Health Forms, Life and Annuity and premium rate review) and an advisory commission, the Louisiana Health Care Commission. The Health Forms Division, reviews and approves/disapproves contract/policy forms, advertising and, where authorized, rates. The staff reviews all filings for compliance with applicable statutes, rules and regulations and implements approvals made by the Interstate Insurance Product Regulation Compact. Life and Annuity and Long Term Care Division reviews and approves/disapproves contract/policy forms, rates for long-term care and acknowledges advertising where authorized. The staff reviews all filings for compliance with applicable statutes, rules and regulations for life insurance, annuities, long-term care insurance and viatical settlement products and implements approvals made by the Interstate Insurance Product Regulation Compact. Premium Rate Review performs review of health premium rates for small group or individual market. The review involves an actuarial process to determine if the premium rate increases are in compliance with state and federal law.
- Office of Financial Solvency - Analyzes and examines the financial condition 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. The Office of Financial Solvency 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 Property and Casualty (OPC)** – Regulates insurance matters relative to the lines of coverage that are considered property and casualty lines. OPC consists of two regulatory divisions and an advisory commission. Insurance Policy Forms Division reviews, approves and/or disapproves contract forms submitted by insurers. The forms are reviewed by division staff for compliance with applicable statutes, rules and regulations. Insurance Rating Division reviews, approves and/or disapproves all manual rates and rules that are submitted to the Commissioner of Insurance for approval. By statute, the rates submitted by insurers are reviewed by the division and staff actuaries to ensure that rates are not excessive, inadequate or unfairly discriminatory. The rates and rules submitted for review must be approved by the Commissioner of Insurance prior to implementation by an insurer.
- **Division of Legal Services** - Acts as the legal counsel and enforcement arm of the department. Its functions include drafting regulations, directives, bulletins and advisory letters; preparing and monitoring legislation; representing the department in litigation before federal, state courts, and the Division of Administrative Law; 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.
- **Division of Insurance Fraud** - Investigates all instances of alleged or suspected fraud committed by or upon insurance producers, brokers and companies. The Division of Insurance Fraud 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 Enforcement section coordinates and records the civil or regulatory actions and fines of the department to ensure that departmental rules and regulations, state corporate laws and the laws contained in the Louisiana Insurance Code are followed.
- **Office of Consumer Services** - Consists of Market Conduct and Consumer Complaints. Market Conduct performs market conduct examinations and analysis of insurers and examinations of producers to assure that policyholders, claimants and beneficiaries are being treated fairly and in line with laws, rules and regulations. The Consumer Complaints monitors all the marketing, customer service and claims handling practices of health, property and casualty, and life and annuity insurance issuers and producers conducting business in the state of Louisiana. Additionally, this division provides information, advice and assistance to consumers and industry representatives by responding to inquiries, making public presentations and supplying pamphlets and brochures to interested parties.

Program Budget Summary

	Prior Year Actuals FY 2024-2025	Enacted FY2025-2026	Existing Operating Budget (EOB) as of 12/01/25	Continuation FY 2026-2027	Recommended FY 2026-2027	Total Recommended Over/(Under) EOB
Means of Finance:						
State General Fund (Direct)	\$0	\$0	\$0	\$0	\$0	\$0
State General Fund by:						
Interagency Transfers	0	0	0	0	0	0
Fees & Self-generated	19,884,582	25,408,971	25,408,971	25,587,865	25,731,930	322,959
Statutory Dedications	23,236,208	25,000,000	25,000,000	30,000,000	30,000,000	5,000,000
Federal Funds	0	0	0	0	0	0
Total Means of Finance	43,120,790	50,408,971	50,408,971	55,587,865	55,731,930	5,322,959



Program Budget Summary

	Prior Year Actuals FY 2024-2025	Enacted FY2025-2026	Existing Operating Budget (EOB) as of 12/01/25	Continuation FY 2026-2027	Recommended FY 2026-2027	Total Recommended Over/(Under) EOB
Expenditures and Request:						
Personnel Services	17,108,658	17,881,179	17,881,179	18,904,841	18,461,949	580,770
Operating Expenses	350,607	779,603	779,603	800,964	822,603	43,000
Professional Services	2,112,593	6,564,404	6,564,404	5,744,268	6,294,586	(269,818)
Other Charges	23,548,931	25,183,785	25,183,785	30,137,792	30,152,792	4,969,007
Acquisitions & Major Repairs	0	0	0	0	0	0
Total Expenditures & Request	43,120,790	50,408,971	50,408,971	55,587,865	55,731,930	5,322,959

Authorized Positions

Classified	145	146	146	146	146	0
Unclassified	13	13	13	13	13	0
Total Authorized Positions	158	159	159	159	159	0
Authorized Other Charges Positions	0	0	0	0	0	0

Source of Funding

This program is funded with the following:

- Fees and Self-generated Revenues derived from:
 - Various fees and licenses authorized by R.S. 22:821
 - Assessments on various insurance policies written in Louisiana
 - Louisiana Insurance Rating Commission assessment authorized by R.S. 22:1419
- Funds re-classified as Fees and Self-generated Revenues:
 - Administrative Dedicated Fund Account (Per R.S. 22:1071(D)(3)(b))
 - Insurance Fraud Investigation Dedicated Fund Account (Per R.S. 22:2134)
- Statutory Dedications from the following funds:
 - Louisiana Fortify Homes Program Fund created by R.S. 22:1483.1

Adjustments from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
0	50,408,971	159	Existing Operating Budget as of 12/01/2025
Statewide Adjustments			
\$0	\$(45,993)	0	Administrative Law Judges
\$0	\$(442,892)	0	Attrition Adjustment
\$0	\$32,858	0	Civil Service Training Series
\$0	\$65,037	0	Group Insurance Rate Adjustment for Active Employees
\$0	\$48,410	0	Group Insurance Rate Adjustment for Retirees
\$0	\$386,549	0	Market Rate Classified
\$0	\$246,370	0	Related Benefits Base Adjustment
\$0	\$(169,793)	0	Retirement Rate Adjustment
\$0	\$414,231	0	Salary Base Adjustment
0	534,777	0	Total Statewide



Adjustments from Existing Operating Budget

General Fund	Total Amount	Table of Organization	Description
Non-Statewide Adjustments			
\$0	\$773,182	0	Increases Fees and Self-generated Revenues out of the Insurance Fraud Investigation Fund Account to provide for travel, AI support, supplies, cyber security, anti-fraud, and public awareness.
\$0	\$15,000	0	Increases funds for more printing to address new and existing initiatives and to create new publications for distribution through the Office of Technology Services.
\$0	\$5,000,000	0	Increases Statutory Dedications out of the Louisiana Fortify Homes Program Fund in accordance with Act 79 of the 2025 Regular Legislative Session which modified the fund's revenue stream and based on the most recent Revenue Estimating Conference (REC) forecast.
\$0	\$(1,000,000)	0	Transfers funds from the Market Compliance Program to the Administrative/Fiscal Program for analysis of the state's insurance market to identify emerging trends and challenges.
0	4,788,182	0	Total Non-Statewide
0	55,731,930	159	Total Recommended

Fees & Self-generated

Fund	Prior Year Actuals FY 2024-2025	Enacted FY2025-2026	Existing Operating Budget (EOB) as of 12/01/25	Continuation FY 2026-2027	Recommended FY 2026-2027	Total Recommended Over/(Under) EOB
Fees & Self-generated Revenues	17,929,732	21,323,771	21,323,771	21,459,489	20,873,548	(450,223)
Administrative Ded Fund Account - Department of Insurance	900,592	1,230,367	1,230,367	1,239,021	1,230,367	0
Insurance Fraud Investigation Dedicated Fund Account	1,054,257	2,854,833	2,854,833	2,889,355	3,628,015	773,182

Statutory Dedications

Fund	Prior Year Actuals FY 2024-2025	Enacted FY2025-2026	Existing Operating Budget (EOB) as of 12/01/25	Continuation FY 2026-2027	Recommended FY 2026-2027	Total Recommended Over/(Under) EOB
Louisiana Fortify Homes Program	23,236,208	25,000,000	25,000,000	30,000,000	30,000,000	5,000,000

Professional Services

Amount	Description
Professional Services:	
\$168,795	Legal services
\$1,634,671	IT projects, on-site training, public awareness, actuarial rate review, and other projects
\$4,440,000	Accounting and auditing
\$51,120	Information technology consulting services
\$6,294,586	TOTAL PROFESSIONAL SERVICES

Other Charges

Amount	Description
Other Charges:	
\$30,000,000	Fortify Homes Program
\$30,000,000	SUB-TOTAL OTHER CHARGES
Interagency Transfers:	
\$17,564	Administrative Law Judges Fees



Other Charges

Amount	Description
\$2,111	Postage
\$20,000	Legal services provided by the Department of Justice
\$28,516	Division of Administration - Telecommunication Services
\$84,601	Advertising
\$152,792	SUB-TOTAL INTERAGENCY TRANSFERS
\$30,152,792	TOTAL OTHER CHARGES

Acquisitions and Major Repairs

Amount	Description
--------	-------------

Acquisitions and Major Repairs:

This program does not have funding for Acquisitions and Major Repairs for the Fiscal Year.

Objective: 1652-01 Through the Office of Licensing, to oversee the licensing of producers and adjusters 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

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[K] Percentage of complete resident applications processed in three days or less	Not Applicable	Not Applicable	Not Applicable	85%	85%
[K] Percentage of all problematic applications and requests processed within 5 days	57%	60%	60%	60%	60%

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Total number of adjusters	103,377	136,917	135,930	160,823	142,008
Number of adjusters renewals processed	41,497	45,636	99,808	55,744	61,521
Number of new adjuster licenses issued	18,962	32,197	29,600	25,211	19,156
Number of new producer licenses issued	49,115	53,555	45,644	49,598	47,620
Number of producer license renewals processed	73,699	71,972	151,932	80,936	85,448
Total number of licensed producers	178,702	235,379	207,984	257,679	226,216
Number of company appointments processed	868,305	1,029,942	1,968,534	1,097,431	1,044,222

Objective: 1652-02 Through the Company Licensing Division of the Office of Licensing, to review applications for all license or registration types, other than insurance producers and adjusters, required to be filed with and approved by the Department of Insurance.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[K] Average number of days to complete review of Certificate of Authority and health maintenance organization applications	46	55	55	50	50
[K] Average number of days to review all other licensing and registration applications	19	50	50	45	45
[K] Average number of days to complete processing of requests for Certificate of Compliance or No Objection Letter	7	25	25	20	20
[K] Percentage of all applications and requests processed within the performance standard	93%	75%	75%	80%	80%

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Number of company licensing applications and filings received	593	501	459	396	466
Number of company licensing applications and filings processed	520	491	466	394	395

Objective: 1652-03 Through the Health Forms Division, to review for compliance with state and federal regulations, all fully-insured health policy forms/contracts, Medicare supplement rates, URO/IRO applications renewals and annual reports and discount medical plan applications and renewals within the performance standard.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[K] Average number of days to process health form filing reviews	20	30	30	30	30
[K] Percentage of health filing reviews completed within the performance standard of 30 days	77%	60%	60%	60%	60%

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Number of health policy forms/contracts, Medicare supplement rates and discount medical plan applications and renewals processed	6,003	9,546	5,615	6,452	4,327
Number of disability forms approved through the Interstate Insurance Product Regulation Compact (IIPRC)	103	150	149	28	141
Number of Utilization Review Organization (URO) applications received	8	18	1	5	4
Number of Utilization Review Organization (URO) applications processed	7	12	5	4	4



General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Number of Independent Review Organizations (IRO) applications received (new and renewal)	2	2	0	0	1
Number of Independent Review Organizations (IRO) applications processed (new and renewal)	2	2	0	0	0
Percentage of health policy form filings approved	93%	93%	91%	98%	95%
Number of health policy forms/contracts, Medicare supplement rates and discount medical plan applications and renewals received	6,041	9,198	5,245	6,466	4,475

Objective: 1652-04 Through the Life, Annuity, and Long-Term Care Forms Division, to review and issue a final decision on all forms, advertising, and long-term care rates in a timely manner.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[K] Average number of days to process life, annuity and long-term care forms, advertising and rates, which require pre-approval	36	45	45	45	45
[K] Percentage of life, annuity and long-term care forms, advertising and rate reviews completed within the performance standard	94%	50%	50%	60%	60%

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Percentage of life, annuity and long-term care forms, advertising and rates which require pre-approval approved	91%	97%	87%	87%	93%
Number of life, annuity, and long-term care forms, advertising and rates received	3,886	3,375	3,181	2,840	2,420
Number of life, annuity, and long-term care forms, advertising and rates processed	3,928	3,184	3,007	3,214	2,556
Number of life, annuity and long-term care forms, advertising and rates filed for informational purposes only	470	509	449	463	439
Number of life, annuity and long-term care forms approved through the Interstate Insurance Product Regulation Compact (IIPRC)	2,350	2,081	1,678	1,848	1,753

Objective: 1652-05 Through the Health Division, to review initial premium rate filings and premium rate changes for small group or individual market.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[K] Average number of days to process health rate reviews	58	60	60	60	60

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Number of health review rate filings received	52	57	15	14	15
Number of health review rate filings processed	48	57	15	14	13

Objective: 1652-06 Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities, and to manage estates of companies in receivership.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[K] Percentage of filings by domestic companies analyzed - financial	102%	100%	100%	100%	100%

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Percentage of domestic companies examined - financial	25%	19.67%	25%	19.17%	19.35%
Number of companies in receivership at beginning of fiscal year	8	8	12	12	12
Number of companies in administrative supervision at beginning of fiscal year	3	2	2	2	2
Number of filings of domestic companies analyzed	712	704	596	685	693
Average number of months estates currently in receivership have been held in receivership	56	69	60	91	693
Number of financial examinations coordinated with other states	16	7	20	7	7
Number of companies examined - financial	31	24	28	23	24
Number of companies analyzed - financial	208	197	164	174	171
Number of companies in receivership brought to final closure	0	0	0	0	0
Number of companies placed in administrative supervision during fiscal year	0	1	0	0	0
Number of companies returned to good health/removed from administrative supervision during fiscal year	0	1	0	0	0

Objective: 1652-07 Through the P&C Forms Division, to pre-approve or disapprove all contract forms for insurers' use with consumers within 30 days.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[K] Average number of days to process property & casualty contract and policy forms	18	30	30	30	30
[K] Percentage of property & casualty contract and policy forms reviews completed within the performance standard	51%	75%	75%	65%	65%



General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Percentage of property & casualty contract and policy forms approved	87%	79%	90%	91%	93%
Number of property & casualty contract and policy forms received	18,228	16,576	16,570	16,744	18,131
Number of property & casualty contract and policy forms processed	18,442	16,151	15,833	16,178	18,897
Percentage of property & casualty contract and policy forms disapproved	7%	7%	4%	0.2%	1%

Objective: 1652-08 Through the P&C Rating Division, to review and approve manual rate change requests in a timely manner.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[S] Average number of days from receipt of filing/submission by Office of Property & Casualty to referral to actuarial staff	10	10	10	10	10
[S] Average number of days from receipt of filing/submission by actuary from Office of Property & Casualty support staff to actuary's recommendation	4	10	10	10	10
[S] Average number of days from receipt of rate filing/submission to final action by LDI	17	20	20	20	20

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Total written premium (property, casualty, surety, & inland marine) classified as surplus lines \$ in billions	1.3	1.57	1.94	2.29	2.43
Total written premiums (property, casualty, surety, & inland marine) classified as residual market \$ in millions	137.08	168.95	526.89	706.85	602.19
Average percentage change in rates at fiscal year end	1.23%	4.6%	12%	6.4%	0.6%
Number of submissions reviewed by actuary	706	664	813	905	857
Total written premiums (property, casualty, surety & inland marine) subject to Louisiana regulation and/or taxation, \$ in billions (includes Surplus Lines and Residual Market)	25.38	13.42	14.91	16.94	17.97

Objective: 1652-09 Through the Division of Insurance Fraud, to reduce incidents of insurance fraud in the state through screening of licensees, investigations of reported incidents, and consumer awareness.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[K] Percentage of initial claim fraud complaint investigations completed within 10 working days	99%	95%	95%	95%	95%
[K] Percentage of background checks completed within 15 working days	100%	95%	95%	95%	95%
[K] Percentage of investigative files closed within the reporting period.	0%	0%	0%	100%	100%

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Number of producer investigations opened	119	145	175	188	126
Number of producer investigations referred to law enforcement	41	27	27	29	48
Number of claim fraud investigations opened	2,563	2,409	2,783	3,225	4,268
Number of public adjuster investigations opened	Not Applicable	Not Applicable	20	10	0
Number of public adjuster investigations referred to law enforcement	Not Applicable	Not Applicable	7	1	0
Number of claims adjuster investigations opened	30	41	43	23	32
Number of company investigations opened	30	31	43	17	74
Number of company investigations referred to law enforcement	6	6	2	1	5
Number of claims adjuster investigations referred to law enforcement	9	11	9	2	13
Number of POST certified fraud investigators	4	2	2	2	3
Number of claim fraud investigations referred to law enforcement	1,606	1,347	2,028	2,572	3,372
Number of background checks performed for company and producer licensing divisions	1,003	980	918	772	770

Objective: 1652-10 Through the Office of Consumer Services, to investigate to conclusion consumer complaints against insurers and producers within 42 days, to analyze complaint trends, and to examine regulated entities' conduct in the market.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[K] Average number of days to conclude a property & casualty complaint investigation	28	30	30	30	30
[K] Number companies analyzed - market conduct	40	50	50	45	45
[K] Average number of days to conclude a life, annuity, or long-term care complaint investigation	31	30	30	30	30



Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[K] Percentage of life, annuity, and long-term care complaint investigations completed within the performance standard	57%	80%	80%	75%	75%
[K] Percentage of health complaint investigations concluded within the performance standard	76%	80%	80%	75%	75%
[K] Percentage of property and casualty complaint investigations concluded within the performance standard	65%	80%	80%	75%	75%
[K] Average number of days to conclude a health insurance complaint investigation	23	30	30	30	30

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Amount of claim payments and premium refunds recovered for life, annuity, and long-term care complainants	2,413,693	2,864,114	2,744,228	2,169,901	4,155,423
Number of life, annuity, and long-term care complaints received	380	322	350	393	487
Number of life, annuity, and long-term care complaint investigations concluded	406	325	348	383	461
Number of property & casualty complaints received	3,541	7,839	3,491	2,806	2,766
Number of property & casualty complaint investigations concluded	3,253	7,558	3,872	2,924	2,692
Number of non-domestic Level 1 market conduct analyses	0	7	6	3	36
Number of domestic Level 1 market conduct analyses	0	33	35	37	4
Number of Level 2 market conduct analyses	0	0	3	0	0
Number of coordinated solvency pre-exam assignments	0	24	28	23	16
Number of regulatory reviews performed in market conduct	105	70	43	48	64
Number of health complaints received	692	658	783	831	1,296
Number of health complaint investigations concluded	732	663	765	844	1,231
Amount of claim payments and/or premium refunds recovered for property & casualty complainants	53,972,495	125,888,811	23,294,845	8,430,849	5,717,968
Amount of claim payments/premium refunds recovered for health coverage complaints	593,461	304,941	520,820	750,998	822,691

Objective: 1652-11 Through the Office of Legal Services, to provide legal advice and opinions to the commissioner and all offices within the LDI.

Children's Budget Link Not Applicable

HR Policies Beneficial to Women and Families Link Not Applicable

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

Performance Indicator Name	Actuals FY 24-25	Initially Appropriated FY 25-26	Existing Standard FY 25-26	Continuation Budget FY 26-27	Executive Budget FY 26-27
[S] Percentage of appeals submitted to the DAL within five days of receipt of the appeal request	Not Applicable	Not Applicable	Not Applicable	100%	100%
[S] Percentage of Emergency Rule notices sent to the Governor, Attorney General, Senate President, Speaker of the House, and chairpersons of House	Not Applicable	Not Applicable	Not Applicable	100%	100%
[S] Percentage of regulations that allowed a 20 day period for public comments	Not Applicable	Not Applicable	Not Applicable	100%	100%
[S] Percentage of regulations that were posted on the LDI website within 5 days of submission to the Legislature	0%	100%	100%	100%	100%
[S] Percentage of Notice of Intent for Regulations that were posted on the LDI website within 5 days of submission to the Legislature	0%	100%	100%	100%	100%
[S] Percentage of Final Rule for Regulations that were posted on the LDI website within 5 days of submission to the Legislature	0%	100%	100%	100%	100%

General Performance Indicators

Performance Indicator Name	Prior Year Actuals FY 2020-2021	Prior Year Actuals FY 2021-2022	Prior Year Actuals FY 2022-2023	Prior Year Actuals FY 2023-2024	Prior Year Actuals FY 2024-2025
Number of administrative hearings and legal issues completed in the fiscal year	171	74	54	83	186
Number of rules, regulations, directives, advisory letters and bulletins issued	69	45	44	25	38
Number of lawsuits brought by the Commissioner or the Department of Insurance	12	14	14	14	14





THIS PAGE INTENTIONALLY LEFT BLANK