SLS 25RS-1899 **ORIGINAL**

2025 Regular Session

SENATE RESOLUTION NO. 161

BY SENATOR FOIL

INSURANCE DEPARTMENT. Requests the Department of Insurance to review whether insureds are being improperly included in claims information exchanges.

1	A RESOLUTION
2	To urge and request the Department of Insurance to ensure that Louisiana residents are not
3	being included in claims information exchanges for filing a claim when asking a
4	question related to coverage or reporting a loss.
5	WHEREAS, claims information exchanges are used by the insurance industry to help
6	inform pricing and underwriting decisions for the insurance industry; and
7	WHEREAS, claims information exchanges collect and report up to seven years of
8	homeowners' insurance claims and automobile insurance claims; and
9	WHEREAS, Louisiana law provides that an incident shall be deemed a claim only
10	when there is a demand for payment under the terms of an automobile, property, casualty,
11	or liability insurance policy; and
12	WHEREAS, Louisiana law provides that a report of a loss or question relating to
13	coverage under an automobile, property, casualty, or liability insurance policy does not
14	independently establish a claim; and
15	WHEREAS, consumers often have limited ability to verify, dispute, or correct
16	potentially inaccurate information, which may lead to unjustified premium increases or
17	coverage denials; and
18	WHEREAS, the Department of Insurance is the state regulator of the insurance

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industry in Louisiana and serves as advocate for the state's insurance consumers; and 1 2 WHEREAS, a regular review of reporting practices will allow the department to 3 identify trends, correct systemic issues, and enforce standards that protect consumers while 4 fostering a competitive and fair marketplace. 5 THEREFORE, BE IT RESOLVED that the Senate of the Legislature of Louisiana 6 does hereby urge and request the Department of Insurance to ensure that Louisiana residents 7 are not being improperly included in claims information exchanges for filing a claim when 8 asking a question relating to coverage or reporting a loss without making a demand for 9 payment. BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the 10 commissioner of insurance.

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SR 161 Original

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

> **DIGEST** 2025 Regular Session

Foil

Requests the Department of Insurance to ensure Louisiana residents are not being improperly reported by insurers to claims information exchanges as having filed a claim when asking a question or reporting a loss without making a demand for payment.