

2025 Regular Session

HOUSE RESOLUTION NO. 290

BY REPRESENTATIVE ECHOLS

INSURANCE DEPARTMENT: Requests the Department of Insurance to annually submit comprehensive reports of received complaints relative to property and casualty insurance companies

1 A RESOLUTION

2 To urge and request the Department of Insurance to annually provide a comprehensive  
3 report detailing the number of complaints received against property and casualty  
4 insurance companies and the department's response to such complaints.

5 WHEREAS, the Department of Insurance plays a crucial role in regulating the  
6 insurance industry and protecting consumers; and

7 WHEREAS, transparency regarding complaints against property and casualty  
8 insurance companies, especially concerning unpaid or denied claims, is essential for  
9 legislative oversight and ensuring consumer protection; and

10 WHEREAS, currently, there is no statutory requirement for the Department of  
11 Insurance to annually report to the legislative insurance committees on the volume and  
12 disposition of such complaints.

13 THEREFORE, BE IT RESOLVED that the House of Representatives of the  
14 Legislature of Louisiana does hereby urge and request the Department of Insurance to  
15 annually provide a comprehensive report detailing the number of complaints received  
16 against property and casualty insurance companies and the department's response to such  
17 complaints.

18 BE IT FURTHER RESOLVED that the Department of Insurance shall annually  
19 submit the report to the House and Senate committees on insurance detailing all of the  
20 following:

1           1. The total number of complaints received against property and casualty insurance  
2 companies during the preceding calendar year.

3           2. Details of the complaints, including the type of complaint with specific emphasis  
4 on whether the complaint pertains to unpaid or denied claims.

5           3. The number of complaints that resulted in regulatory or enforcement actions  
6 against the property and casualty insurance companies.

7           4. Any trends or patterns observed in the nature of complaints and the actions taken  
8 by the commissioner of insurance.

9           BE IT FURTHER RESOLVED that the Department of Insurance shall submit the  
10 report to the House and Senate committees on insurance by March first of each year.

11          BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the  
12 commissioner of insurance.

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#### DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, 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)]

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HR 290 Original

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Requests the Dept. of Insurance to provide a comprehensive report to the House and Senate committees on insurance detailing the number of complaints received against property and casualty insurance companies and the department's response to such complaints. Further requests the report by March 1<sup>st</sup> of each year.