

2025 Regular Session

HOUSE RESOLUTION NO. 290

BY REPRESENTATIVE ECHOLS

A RESOLUTION

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

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

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

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

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

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

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

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

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

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

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

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

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SPEAKER OF THE HOUSE OF REPRESENTATIVES