



1           WHEREAS, timely and fair adjustment of insurance claims is critical to the  
2 economic recovery of Louisiana families and communities following catastrophic events;  
3 and

4           WHEREAS, prolonged disputes over insurance claims may increase litigation costs  
5 for homeowners and insurers, delay rebuilding efforts, and contribute to rising insurance  
6 premiums; and

7           WHEREAS, reforms that encourage prompt investigation, transparency in claims  
8 handling, fair valuation of losses, early dispute resolution, and efficient judicial  
9 administration may benefit both homeowners and Citizens; and

10          WHEREAS, several state and federal courts have implemented case management  
11 procedures following catastrophic events in an effort to improve efficiency and reduce  
12 unnecessary litigation delays; and

13          WHEREAS, any proposed reforms should balance the need for efficient claims  
14 resolution with the constitutional rights of litigants, including meaningful judicial review and  
15 access to the courts; and

16          WHEREAS, the legislature recognizes the importance of obtaining input from  
17 homeowners, insurers, regulators, legal practitioners, public adjusters, consumer advocates,  
18 and other stakeholders regarding potential reforms to the residential property insurance  
19 claims process involving Citizens.

20          THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby  
21 urge and request the Louisiana State Law Institute to establish a Homeowner Protection and  
22 Efficiency (HOPE) Committee or advisory group to study methods to improve the  
23 efficiency, transparency, and fairness of the residential property insurance claims process  
24 involving Louisiana Citizens Property Insurance Corporation following catastrophic losses.

25          BE IT FURTHER RESOLVED that the committee or advisory group study methods  
26 to reduce unnecessary delay and litigation costs associated with disputed residential property  
27 insurance claims.

28          BE IT FURTHER RESOLVED that the committee or advisory group review case  
29 management procedures utilized in state and federal courts following catastrophic events.

1 BE IT FURTHER RESOLVED that the committee or advisory group study evaluate  
2 methods to encourage prompt investigation, fair valuation of losses, early dispute resolution,  
3 and timely payment of valid claims.

4 BE IT FURTHER RESOLVED that the committee or advisory group study and  
5 evaluate topics that include but is not limited to all of the following:

6 (1) Any statutory, administrative, judicial, or procedural reforms that may improve  
7 the residential property insurance claims process while preserving the rights of policyholders  
8 and litigants.

9 (2) Case management procedures utilized in Louisiana state courts and federal courts  
10 following catastrophic events.

11 (3) Claims handling practices involving residential property insurance claims  
12 following catastrophic losses.

13 (4) Early dispute resolution procedures and alternatives to prolonged litigation.

14 (5) Methods to encourage prompt investigation and timely payment of valid claims.

15 (6) Methods to improve transparency and consistency in the adjustment and  
16 valuation of losses.

17 (7) Methods to reduce unnecessary litigation costs and delays associated with  
18 disputed claims.

19 (8) The impact of claims-related litigation and adjustment practices on the  
20 sustainability of Citizens and homeowner insurance premiums.

21 BE IT FURTHER RESOLVED that the Louisiana State Law Institute is requested  
22 to invite participation from relevant stakeholder groups, including but not limited to  
23 representatives of Louisiana Citizens Property Insurance Corporation, the Department of  
24 Insurance, homeowners, consumer advocates, property and casualty insurers, insurance  
25 producers, public adjusters, members of the plaintiff and defense bars, and persons with  
26 expertise in construction, property damage assessment, underwriting, or judicial  
27 administration.

28 BE IT FURTHER RESOLVED that the committee or advisory group may solicit  
29 public input and conduct meetings, hearings, or stakeholder discussions as necessary to  
30 fulfill the purposes of this Resolution.

1 BE IT FURTHER RESOLVED that the committee or advisory group submit a  
2 written report to the House and Senate committees on insurance, the speaker of the House  
3 of Representatives, and the president of the Senate no later than February 1, 2027.

4 BE IT FURTHER RESOLVED that the report include findings, recommendations,  
5 and any proposed legislation or procedural reforms deemed appropriate by the committee  
6 or advisory group.

7 BE IT FURTHER RESOLVED that any written recommendations or proposals shall  
8 also be submitted to the David R. Poynter Legislative Research Library as required by R.S.  
9 24:771 and 772.

10 BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the  
11 director of the Louisiana State Law Institute and the 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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2026 Regular Session

Dana Henry

Requests the Louisiana State Law Institute to establish a special Homeowner Protection and Efficiency (HOPE) Committee to study methods to improve the efficiency, transparency, and fairness of the residential property insurance claims process involving Louisiana Citizens Property Insurance Corporation following catastrophic losses and to report findings and recommendations to the legislature no later than February 1, 2027.