

2026 Regular Session

HOUSE CONCURRENT RESOLUTION NO. 117

BY REPRESENTATIVE DANA HENRY

A CONCURRENT RESOLUTION

To urge and request the Louisiana State Law Institute to establish a Homeowner Protection and Efficiency (HOPE) Committee or advisory group to study methods to improve the efficiency, transparency, and fairness of the residential property insurance claims process between homeowners and Louisiana Citizens Property Insurance Corporation (Citizens) following catastrophic losses and to report its findings.

WHEREAS, property insurance premiums in Louisiana have increased significantly in recent years, placing a substantial financial burden on homeowners across the state; and

WHEREAS, the availability of affordable residential property insurance coverage in the private market has declined, resulting in increased reliance on Citizens, the state's insurer of last resort; and

WHEREAS, the structure, financial condition, and operational practices of Citizens directly impact insurance costs, market stability, and the availability of coverage for Louisiana residents; and

WHEREAS, Louisiana has suffered extensive catastrophic storm losses in recent years, including Hurricanes Laura, Delta, Zeta, and Ida, resulting in billions of dollars in insured losses and an extraordinary volume of residential property insurance claims; and

WHEREAS, homeowners affected by catastrophic storms frequently experience delays in claim resolution, disputes regarding the scope and valuation of losses, inconsistent claims handling practices, and prolonged litigation; and

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

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

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

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

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

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

THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby urge and request the Louisiana State Law Institute to establish a Homeowner Protection and Efficiency (HOPE) Committee or advisory group 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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the director of the Louisiana State Law Institute and the commissioner of insurance.

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

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PRESIDENT OF THE SENATE