RÉSUMÉ DIGEST

HCR 117 **2026 Regular Session** **Dana Henry**

The Louisiana State Law Institute is requested to establish a Homeowner Protection and Efficiency (HOPE) Committee to evaluate and enhance the residential property insurance claims process managed by the Louisiana Citizens Property Insurance Corporation following catastrophic events. The committee's study aims to improve the efficiency, transparency, and fairness of claims handling, case management, early dispute resolution, and the timely payment of legitimate claims while minimizing litigation costs and delays.

The committee will analyze the implications of these practices on homeowners, insurance premiums, and overall market stability, while safeguarding policyholders' rights and ensuring access to the judicial system. Input from a diverse array of stakeholders, regulators, insurers, homeowners, and legal experts will inform its findings. A comprehensive report with recommendations and proposed reforms will be submitted to the legislature by Feb. 1, 2027.