SLS 22RS-3199 **ORIGINAL**

2022 Regular Session

1

SENATE RESOLUTION NO. 144

BY SENATOR BARROW

INSURANCE COMMISSIONER. Urges the Commissioner of Insurance to develop outreach initiatives to assist seniors and special needs individuals after a presidentially or gubernatorially declared disaster or emergency.

A RESOLUTION

2	To urge and request the Commissioner of Insurance to develop outreach initiatives to assist
3	seniors and special needs individuals to ensure they have an understanding of the
4	property damage claims process and of how an insurer is required to treat them fairly
5	and free from unfair or deceptive acts or practices that may occur after a
6	presidentially or gubernatorially declared disaster or emergency.
7	WHEREAS, policyholders have a right to be treated fairly and be free from unfair
8	or deceptive acts or practices according to R.S. 22:41(4); and
9	WHEREAS, seniors and special needs individuals need assistance in dealing with
10	the aftermath of a presidentially or gubernatorially declared disaster like hurricanes Laura,
11	Delta. Zeta, and Ida when they do not comprehend and understand the situation or they do
12	not want to bother their family or friends who are dealing with their own property damages
13	caused by the hurricanes; and
14	WHEREAS, seniors and special needs individuals can be overwhelmed with
15	understanding requirements for filing a property damage claim and are susceptible to unfair
16	treatment by an insurer; and
17	WHEREAS, the Department of Insurance has an Office of Consumer Advocacy that
18	is tasked with creating educational and informational programs and presentations regarding

SLS 22RS-3199

ORIGINAL
SR NO. 144

how the department can assist and educate consumers like the elderly and special needs individuals.

THEREFORE, BE IT RESOLVED that the Senate of the Legislature of Louisiana does hereby urge and request the Commissioner of Insurance to study the issue on developing outreach initiatives to assist and educate seniors and special needs individuals to ensure they have an understanding of the property damage claims process and that an insurer is required to treat them fairly and free from unfair or deceptive acts or practices that may occur after a presidentially or gubernatorially declared disaster or emergency.

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Beth O'Quin.

DIGEST 2022 Regular Session

Barrow

SR 144 Original

1

2

3

4

5

6

7

8

Requests the Commissioner of Insurance to study the issue on developing outreach initiatives for seniors and special needs individuals after a presidentially or gubernatorially declared disaster or emergency.