



LOUISIANA DEPARTMENT OF INSURANCE  
JAMES J. DONELON  
COMMISSIONER

**LOUISIANA PROPERTY AND CASUALTY INSURANCE COMMISSION**

**Homeowner ad hoc Committee Meeting**

**Tuesday, January 24, 2023 - 10:00 am – 12:00 noon**

**1<sup>st</sup> Floor Conference Room**

Louisiana Department of Insurance  
1702 North 3<sup>rd</sup> Street  
Baton Rouge, Louisiana

The committee will discuss items identified in the General Meeting of 19 January to prepare recommendations for the P&C Commission Annual Report.

1. One-way legal fees
2. Reverse bad faith
3. Licensing of Appraisers and Building Consultants **§ 22:1807, 22:1808**  
License, permit & regulate roofers, appraisers, building consultants **§ 22:1807, 22:1808**
4. Louisiana Fortify Homes Program – fund **(Reg 126)**  
Fortified Roof endorsement **§ 22:1483**
- 5.** Permit and Inspection Requirement for Re-Roof (not fortified)  
\* to address availability and quality of data for underwriters  
\* fraud prevention
6. Sunset Wind Mitigation **§ 22:1483**
7. Study the feasibility of a Louisiana reinsurance catastrophe fund
8. Louisiana Citizen's bad faith issues – there must be accountability, but the current law must be addressed
9. Restore an insurer's ability to require a "Sworn Statement" In "Proof of loss" as outlined in the policy and restore ability to enforce loss payment contract language.
10. Cure period before a party may allege fraud
11. Strengthen prohibition of assignment of benefits
12. Assignment of Benefits
13. LIGA Assessments



LOUISIANA DEPARTMENT OF INSURANCE  
JAMES J. DONELON  
COMMISSIONER

## For Claims ad hoc Committee

1. Address Fraudulent Estimating Practices **§ 1895, 1896**
2. Mandatory binding appraisal to fix the amount of loss **§ 22:1311**
3. Right to Inspect (HO Claims)
4. 90 Days to Begin Cat Claims Settlement **§ 22:1892**
  - \* proposal – clock to start when company has complete data, adjuster ‘on the ground’
  - \* require out-of-state mitigation companies to contact insurer to request inspection and reach agreement before work begins
5. Codify claims ‘Proof of loss’ **§ 22:878, 22:1973**
  - \* Define “satisfactory proof of loss” trigger **§ 22:878, 22:1892**