



LOUISIANA DEPARTMENT OF INSURANCE
JAMES J. DONELON
COMMISSIONER

LOUISIANA PROPERTY AND CASUALTY INSURANCE COMMISSION

NOTICE OF PUBLIC MEETING / AGENDA

Thursday, February 16, 2023

10:00 am – 12:00 noon

Poydras Hearing Room Louisiana Department of Insurance
1702 North 3rd Street Baton Rouge, Louisiana

- I. Call to Order – Lou Fey, LPCIC Chairman**
- II. Roll Call**
- III. Old Business**
 - A. Approval of Minutes from the January 19, 2023 Meeting**
- IV. New Business**
 - A. Questions / Open Discussion from Commission Members - Review items proposed for inclusion in the LPCIC Annual Report – 30 minutes**
 - B. Vote on Recommendations for the Annual Report to the Legislature**
 - 1. Strengthen Louisiana Building Codes to include IBHS Fortified Standard
 - 2. Licensing of roofers, appraisers and building consultants § 22:1807, 22:1808
 - 3. Louisiana Fortify Homes Program – Fund (Reg 126)
 - 4. Fortified roof endorsement § 22:1483
 - 5. Sunset wind mitigation § 22:1483
 - 6. Study the feasibility of a Louisiana reinsurance catastrophe fund

7. Bad Faith Reform

(a). Define/codify “satisfactory proof of loss” trigger § 22:878, 22:1892

(b). Cure period before a party may allege Bad Faith

(c). 90 Days to Begin Cat Claims Settlement § 22:1892

(d). Clock to start when company has complete report and photos from the adjuster

8. 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.

9. Strengthen prohibition against Assignment of Benefits

10. Claims Mediation

11. Address Fraudulent Estimating Practices § 1895, 1896

12. Mandatory binding appraisal to fix the amount of loss § 22:1311

13. Right to Inspect (HO Claims)

(a). Require out-of-state mitigation companies to contact insurer to request inspection and reach agreement before work begins

14. LIGA assessments

15. Distracted Driving

16. Suspend driving privileges for drug use

17. SmartCard technology - study

18. Telematics - study

V. **Public Comments**

VI. **Announcements**

A. LDI Conference 2023 – March 27 & 28 at the Crowne Plaza Baton Rouge

VII. **Adjournment**

