LOUISIANA DEPARTMENT OF INSURANCE

STRATEGIC PLAN

Fiscal Years 2008-2009 – 2012-2013

Commissioner of Insurance – Honorable James J. Donelon
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LOUISIANA DEPARTMENT OF INSURANCE

VISION:

Insurance is available at fair, affordable rates through insurers that are financially sound and that operate in compliance with the laws, rules and regulations designed to protect the interests of the citizens of the state.

MISSION:

The mission of the Louisiana Department of Insurance is to regulate the insurance industry in the state and to serve as advocate for the state's insurance consumers.

PHILOSOPHY:

The philosophy of the Louisiana Department of Insurance is that its responsibilities as the regulator of the insurance industry in the state and as advocate for insurance consumers impacts the quality of life of the state's citizens because the availability and affordability of insurance through financially sound insurers is essential to economic development, maintaining existing business and industry and the protection of the lives and property of the state's citizens.

DEPARTMENT GOALS

I. Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed.

II. Provide necessary administrative and operational support to the entire department, and attract insurers to the state in order to promote a more competitive market.

PROCESS DOCUMENTATION

PRINCIPAL USERS/CLIENTS

Department-wide: Insurance consumers (policyholders, beneficiaries, claimants); insurers and producers; citizens of the state.

Our responsibilities for insurance regulation and consumer advocacy are ongoing; we strive to improve the quality of our services in those areas. The insurance market in Louisiana in recent years has not been as competitive as it should be. Add to that the de-stabilization of the property insurance market as a result of hurricanes Rita and Katrina, and the department faces a major challenge. A healthy, competitive market will improve the availability of insurance, and, eventually, bring about more reasonable rates. We are aggressively working to attract financially sound, consumer-responsive insurers to do business in Louisiana, and we are striving to stabilize the property insurance market in the state.

Program A: Administration/Fiscal: All department employees; all contractors working for the department; insurers and producers impacted by department policy and enforcement actions; insurance consumers and the public whose interests are affected by the department's ability to meet its responsibilities to regulate the industry and serve as advocate for insurance consumers.

Program B: Market Compliance: Insurance producers and companies regulated by the department; insurance consumers (policyholders, beneficiaries, claimants); the public whose quality of life is affected by economic development, the state's ability to maintain existing business and industry, and the availability and affordability of insurance coverages necessary for the protection of life and property.

PROCESS DOCUMENTATION

Overview

In preparing its fourth strategic plan the department has reviewed its previous strategic plans and evaluated its success in achieving the goals set forth therein. Two department-wide goals that flow down to program level have been developed. We believe that the goals, objectives and indicators presented in the fourth strategic plan reflect what we expect to achieve and provide good measures of our progress toward those achievements.

Our concentrated efforts increase the number of quality insurers doing business in the state, and to stabilize the property insurance market in the state affect all aspects of the department. Ongoing efforts to serve the consumers whose interests we protect, and the producers and insurers we regulate are tied closely to our ability to keep pace with technological advances. On-line producer licensing and premium tax filings are two areas where we have made great strides. Changes in the role of the Insurance Rating Commission have changed certain functions within the department. Our ongoing efforts as consumer advocate have been increased in the aftermath of Hurricanes Rita and Katrina.

There have been relatively few changes to performance indicators. Some former Key and Supporting indicators have been moved to General indicator status; some General indicators have been eliminated because we believe that they are no longer relevant to the plan and/or provide little or no useful information to the department and to others who review this plan. A few new indicators have been created (Rate and Rule, Information Technology) to better reflect the activities of those divisions.

PROCESS DOCUMENTATION

Opportunities

Consumer education

Support of NAIC models for national standardization in certain regulatory areas – essentially those that we believe are in concert with the department's vision and the best interests of Louisiana and its citizens.

Increased delivery of information and services via the Internet

Flexibility of upper management levels

Education of insurers in submission of compliant applications and filings and forms filings

Increase the number of quality insurers doing business in the state to the end that insurance be both more available and more affordable.

Stabilization of the property insurance market in the state

Improved internal use of Information Technology to allow us to work more efficiently and intelligently.

Challenges

The department strives to be creative and flexible in meeting the challenges that threatens its ability to meet its mandated responsibilities as insurance regulator and consumer advocate.

Costs of keeping pace with advances in information technology in general and the higher-than-anticipated costs associated with participating in the statewide IT plan/program

Legislative mandates

Stabilization of the property insurance market in the state

Attracting more financially sound, consumer-responsive insurers to do business in the state.

Maintaining regulation of the industry by the states as opposed to the Federal Government.

Unrealistic expectations on the part of the public with regard to insurance pricing and scope of coverage provided.

Civil Service job descriptions that do not fit departmental functions or activities and salary structures that do not adequately reward outstanding employees or allow the department to terminate incompetent employees.

Costs of maintaining our physical plant, including high costs of utilities, DPS personnel, security, etc.

Dependence of year-to year funding on premiums written, legislative credits to insurers that may decrease assessment collections based on those premiums, appropriation by the legislature.

Assessment collected by the department also supports several retirement and pension funds and the municipal fire and police civil service; each time a portion increase is legislative for one or more of those entities our share of that assessment is decreased by that amount. Various legislated credits also apply to our portion of the assessment but do not apply to the other entities receiving funding from it.

PROGRAM A – ADMINISTRATION/FISCAL

STATUTORY AUTHORITY

Louisiana Constitution of 1974, Article IV, Section II; Title 36, Chapter 17 of the Louisiana Revised Statutes; Title 22 of the Louisiana Revised Statutes; Act 83 of 1977 (Reorganization Act); Act 477 of 1992 (Reorganization Act); Act 850 of 1984 (Equal Opportunity in Insurance); Act 517 of 1992 (Operations of the Louisiana Insurance Guaranty Association with the Department of Insurance); Act 1312 of 1999 (Insurance Fraud Assessment)

OPPORTUNITIES AND CHALLENGES

Opportunities and challenges cited for the entire department are the opportunities and challenges of Program A – Administration/Fiscal

MISSION

The mission of Program A is to provide necessary administrative and operational support to all areas of the department, and to attract insurers to do business in the state.

GOALS

The goal for Program A is the same as the department-wide goal:

GOAL II. Provide necessary administrative and operational support to the entire department, and attract insurers to the state in order to promote a more competitive market.

OFFICES AND ACTIVITIES
LRS 36:684

Office of the Commissioner – Internal Audit, Minority Affairs (LRS36:687), Public Affairs (LRS:36:690 – no indicator set)

Management and Finance (LRS 36:684) – Fiscal Affairs, Information Technology, Assessments and Data Management (no indicator set), Human Resources (no indicator set), Administrative Services (no indicator set); Budget (no indicator set) and Purchasing (no indicator set).

PROGRAM A – ADMINISTRATION/FISCAL
PERFORMANCE INDICATORS

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM A – ADMINISTRATION/FISCAL
OFFICE OF THE COMMISSIONER

GOAL II Provide necessary administrative and operational support to the entire department, and attract insurers to the state in order to promote a more competitive market.

OBJECTIVE II.1 KEY - Through the Office of the Commissioner, to retain accreditation by the National Association of Insurance Commissioners (NAIC).

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

II.1.1 Maintain aggressive approach to financial examination and analysis of domestic insurance companies
II.1.2 Work with the NAIC and other states to develop nationwide standards for insurance regulation and sharing of information among the states
II.1.3 Work with all areas of the department, the legislature, other state agencies and private interests to increase the number of financially sound, consumer responsive insurers doing business in the state

Performance Indicators:

6389	KEY	Percentage of accreditation by NAIC retained

Explanatory Note: LAPAS will only accept numeric expression; therefore this indicator value is expressed as a percentage. The NAIC reviews our policies and procedures periodically and determines whether to continue or revoke our accreditation. Our accreditation remains in effect unless revoked. Continued accreditation is confirmation that we are in compliance with the standards set by the national organization that promotes effective insurance regulation and protection of consumers. The most recent review of DOI by NAIC occurred in 2003.

912	GENERAL	Number of licensed domestic insurance companies
913	GENERAL	Number of licensed foreign/alien insurance companies
914	GENERAL	Number of surplus lines companies approved and monitored
911	GENERAL	Total number of companies licensed and approved

Explanatory Notes: **The General Performance Information above previously appeared with the indicator set for Company Licensing division within the Office of Licensing and Compliance. Because of the department's focus on bringing new insurers to the state and encouraging existing insurers to expand the coverages they offer here, we are placing these indicators with the set for the overall department, under the Office of the Commissioner. A domestic insurer is domiciled in and licensed by the state of Louisiana through the Department of Insurance. A foreign company is licensed in any state of the United States except Louisiana. An alien insurer is licensed in any country other than the United States. Foreign and alien insurers must submit certain documentation and receive approval in order to do business in Louisiana, and must receive from the Louisiana Department of Insurance a Certificate of Authority. Surplus lines companies are not regulated or taxed by Louisiana, nor are the licensed to do business here; they do, however, meet certain standards in order to be approved and monitored.**

PERFORMANCE INDICATOR DOCUMENTATION

04-165 Department of Insurance
Program: A – Administrative/Fiscal
Objective: II.1 Through the Office of the Commissioner, to retain accreditation by the National Association of Insurance Commissioners (NAIC).
LAPAS Number: 6389 KEY Percentage of accreditation by NAIC retained

Type and Level	Quality; KEY
Rationale	This indicator measures the overall success of the department based on standards set by the National Association of Insurance Commissioners. Audits are done regularly to determine whether we maintain our accreditation. The most recent audit was in 2003
Use	The indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The Office of Financial Solvency coordinates NAIC audits of the department and would be notified in the event of any suspension or withdrawal of accreditation
Calculation Methodology	The reporter contacts the assistant commissioner in the Office of Financial Solvency to determine if accreditation is in effect
Scope	The indicator is aggregated
Caveats	LAPAS only accepts numeric data; therefore, the indicator is reported as a percentage rather than "yes or no"
Responsible Person	Cheri Bowman, Director for Strategic and Operational Planning; Phone – 225 342-3918; FAX – 225 342-9203; Email - cbowman@ldi.state.la.us

04-165 Department of Insurance
Program: A – Administrative/Fiscal
Objective: II.1 Through the Office of the Commissioner, to retain accreditation by the National Association of Insurance Commissioners (NAIC).
LAPAS Number: 912 GENERAL Number of licensed domestic insurance companies

Type, Level	Quality; GENERAL
Rationale	A good way to measure our success at creating a more competitive market is to track the number of insurers operating in the state. Typically, the more insurers, the more competitive the rates
Use	This indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The records of the Company Licensing division are the data source. The data are collected through our computerized systems and reported annually
Calculation Methodology	The calculation method is a cumulative count
Scope	The indicator is aggregated
Caveats	There are no caveats
Responsible Person	Michael Boutwell, Director of Company Licensing; Phone – 225 219-4918; Email - mboutwell@ldi.state.la.us

04-165 Department of Insurance
Program: A – Administrative/Fiscal
Objective: II.1 Through the Office of the Commissioner, to retain accreditation by the National Association of Insurance Commissioners (NAIC).
LAPAS Number: 913 GENERAL Number of licensed foreign/alien insurance companies

Type, Level	Quality; GENERAL
Rationale	A good way to measure our success at creating a more competitive market is to track the number of insurers operating in the state. Typically, the more insurers, the more competitive the rates
Use	This indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The records of the Company Licensing division are the data source. The data are collected through our computerized systems and reported annually
Calculation Methodology	The calculation method is a cumulative count
Scope	The indicator is aggregated
Caveats	There are no caveats
Responsible Person	Michael Boutwell, Director of Company Licensing; Phone – 225 219-4918; Email - mboutwell@ldi.state.la.us

04-165 Department of Insurance
Program: A – Administrative/Fiscal
Objective: II.1 Through the Office of the Commissioner, to retain accreditation by the National Association of Insurance Commissioners (NAIC).
LAPAS Number: 914 GENERAL Number of surplus lines companies approved and monitored

Type, Level	Quality; GENERAL
Rationale	A good way to measure our success at creating a more competitive market is to track the number of insurers operating in the state. Typically, the more insurers, the more competitive the rates
Use	This indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The records of the Company Licensing division are the data source. The data are collected through our computerized systems and reported annually
Calculation Methodology	The calculation method is a cumulative count
Scope	The indicator is aggregated
Caveats	There are no caveats
Responsible Person	Michael Boutwell, Director of Company Licensing; Phone – 225 219-4918; Email – mboutwell@ldi.state.la.us

04-165 Department of Insurance
Program: A – Administrative/Fiscal
Objective: II.1 Through the Office of the Commissioner, to retain accreditation by the National Association of Insurance Commissioners (NAIC).
LAPAS Number: 911 GENERAL Total number of companies licensed and approved

Type, Level	Quality; GENERAL
Rationale	A good way to measure our success at creating a more competitive market is to track the number of insurers operating in the state. Typically, the more insurers, the more competitive the rates
Use	This indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The records of the Company Licensing division are the data source. The data are collected through our computerized systems and reported annually
Calculation Methodology	The calculation method is a cumulative count
Scope	The indicator is aggregated
Caveats	There are no caveats
Responsible Person	Michael Boutwell, Director of Company Licensing; Phone – 225 219-4918; Email - mboutwell@ldi.state.la.us

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM A – ADMINISTRATION/FISCAL
OFFICE OF THE COMMISSIONER
INTERNAL AUDIT DIVISION

GOAL II. Provide necessary administrative and operational support to the entire department, and attract insurers to the state in order to promote a more competitive market.

OBJECTIVE II.2 SUPPORTING - Through the Internal Audit Division, to identify the adequacy or weaknesses of the department's internal control processes by performing scheduled internal audits to assure that there are no repeat findings in the annual legislative auditor's report.

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

II.2.1 Risk assessment/audit schedule, including time limits for each scheduled audit for the fiscal year is completed and approved by the agency head or his/her designee prior to the start of the fiscal year.

Performance Indicators:

6395	SUPPORTING	Number of repeat findings in the legislative auditor's annual report
887	SUPPORTING	Number of repeat internal audit findings
13786	GENERAL	Number of internal audits scheduled
6393	GENERAL	Number of internal audits performed
6394	GENERAL	Percentage of internal audit recommendations accepted

PERFORMANCE INDICATOR DOCUMENTATION

04-165 Department of Insurance
Program: A – Administrative/Fiscal
Objective: II.2 Through the Internal Audit Division, to identify the adequacy or weaknesses of the department's internal control processes by performing scheduled internal audits to assure that there are no repeat findings in the annual legislative auditor's report.
LAPAS Number: 6395 SUPPORTING Number of repeat findings in the legislative auditor's annual report

Type, Level	**Quality; SUPPORTING**
Rationale	**The number of repeat findings in the legislative auditor's annual report is a good measure of the effectiveness of our internal audit program**
Use	**This indicator will be used both internally and externally**
Clarity	**The indicator is clear**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate**
Data Source, Collection, Reporting	**The records of the Internal Audit division, compared to the legislative auditor's annual report**
Calculation Methodology	**The calculation method is a count**
Scope	**The indicator is aggregated**
Caveats	**There are no caveats**
Responsible Person	**Nancy Vogt, Director of Internal Audit; Phone – 225 342-5037; Email - nvogt@ldi.state.la.us**

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Objective: II.2 Through the Internal Audit division, to identify the adequacy or weaknesses of the department's internal control processes by performing scheduled internal audits to assure that there are no repeat findings in the annual legislative auditors report.
Number: 887 SUPPORTING Number of repeat internal audit findings

Type, Level	**Quality; SUPPORTING**
Rationale	**The number of repeat internal audit findings is a good measure of the effectiveness of the internal audit process and the remedial measures taken after findings occur**
Use	**This indicator will be used both internally and externally**
Clarity	**The indicator is clear**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate**
Data Source, Collection, Reporting	**The records of the Internal Audit division**
Calculation Methodology	**The calculation method is a count**
Scope	**The indicator is aggregated**
Caveats	**There are no caveats**
Responsible Person	**Nancy Vogt, Director of Internal Audit; Phone – 225 342-5037; Email - nvogt@ldi.state.la.us**

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Objective: II.2 Through the Internal Audit division, to identify the adequacy or weaknesses of the department's internal control processes by performing scheduled internal audits to assure that there are no repeat findings in the annual legislative auditors report.
Number: 13786 GENERAL Number of internal audits scheduled

Type, Level	Input; GENERAL
Rationale	The number of internal audits scheduled is indicative of the workload in that division. Audits may be relatively simple or may be more complex and time consuming
Use	This indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The records of the Internal Audit division
Calculation Methodology	The calculation method is a count
Scope	The indicator is aggregated
Caveats	There are no caveats
Responsible Person	Nancy Vogt, Director of Internal Audit; Phone – 225 342-5037; Email - nvogt@ldi.state.la.us

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Objective: II.2 Through the Internal Audit division, to identify the adequacy or weaknesses of the department's internal control processes by performing scheduled internal audits to assure that there are no repeat findings in the annual legislative auditors report.
Number: 6393 GENERAL Number of internal audits performed

Type, Level	**Output; GENERAL**
Rationale	**The number of internal audits performed is indicative of the workload in that division. Audits may be relatively simple or may be more complex and time consuming**
Use	**This indicator will be used both internally and externally**
Clarity	**The indicator is clear**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate**
Data Source, Collection, Reporting	**The records of the Internal Audit division**
Calculation Methodology	**The calculation method is a count**
Scope	**The indicator is aggregated**
Caveats	**There are no caveats**
Responsible Person	**Nancy Vogt, Director of Internal Audit; Phone – 225 342-5037;Email - nvogt@ldi.state.la.us**

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Objective: II.2 Through the Internal Audit division, to identify the adequacy or weaknesses of the department's internal control processes by performing scheduled internal audits to assure that there are no repeat findings in the annual legislative auditors report.
Number: 6394 GENERAL Percentage of internal audit recommendations accepted.

Type, Level	Efficiency; GENERAL
Rationale	The number of internal audit recommendations accepted reflects the effectiveness of the recommendations and the cooperation level of the division to which the recommendation applies
Use	This indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The records of the Internal Audit division
Calculation Methodology	The calculation method is a count
Scope	The indicator is aggregated
Caveats	There are no caveats
Responsible Person	Nancy Vogt, Director of Internal Audit; Phone – 225 342-5037; Email - nvogt@ldi.state.la.us

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04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM A – ADMINISTRATION/FISCAL
OFFICE OF MANAGEMENT AND FINANCE
FISCAL AFFAIRS DIVISION

GOAL II **Provide necessary administrative and operational support to the entire department, and attract insurers to the state in order to promote a more competitive market.**

OBJECTIVE II.3 SUPPORTING - **Through the Fiscal Affairs Division, to collect, each fiscal year, revenue that the department is responsible to collect on its own behalf and on behalf of the state.**

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

II.3.1 **Assessment invoices are mailed no later than thirty days prior to the due date of the assessment payment**
II.3.2 **The section within DOI that is responsible for revenue outstanding and delinquent is notified so that any available recourse for collection can be taken (revocation, suspension of license, cease and desist order, etc.)**

Performance Indicators:

898	GENERAL	Number of different tax types collected
899	GENERAL	Number of different fees and assessments collected
891	GENERAL	Taxable premiums in $billions
893	GENERAL	Tax collections as a percentage of taxable premiums
894	GENERAL	Total premiums subject to Louisiana Insurance Rating Commission (LIRC) assessment in $billions
895	GENERAL	Total amount of LIRC assessment collected in $millions
896	GENERAL	LIRC assessment as percentage of subject premiums
6397	GENERAL	Total fees collected in $millions
890	GENERAL	Total amount of revenue collected from taxes, assessments, fees, penalties and miscellaneous in $millions

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Objective: II.2 Through the Fiscal Affairs Division, to collect, each fiscal year, revenue that the department is responsible to collect on its own behalf and on behalf of the state.
Number: 898 GENERAL Number of different tax types collected

Type, Level	Input; GENERAL
Rationale	The number of tax types collected reflects the tax revenue collected by the department.
Use	This indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The records of the Fiscal Affairs division
Calculation Methodology	The calculation method is a count
Scope	The indicator is aggregated
Caveats	There are no caveats
Responsible Person	Patti Kling, Fiscal Officer; Phone – 225 342-1489; FAX -219-7872; Email - pkling@ldi.state.la.us

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Objective: II.3 Through the Fiscal Affairs Division, to collect, each fiscal year, revenue that the department is responsible to collect on its own behalf and on behalf of the state.
Number: 899 GENERAL Number of different fees and assessments collected

Type, Level	**Input; GENERAL**
Rationale	**The number of fees and assessments collected reflects the types of revenue collected by the department**
Use	**This indicator will be used both internally and externally**
Clarity	**The indicator is clear**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate**
Data Source, Collection, Reporting	**The records of the Fiscal Affairs division**
Calculation Methodology	**The calculation method is a count**
Scope	**The indicator is aggregated**
Caveats	**The number of fees and assessments was changed in fiscal 2005/06 to reflect various sub-types and categories, but the actual number of fees and assessments collected by DOI has not changed.**
Responsible Person	**Patti Kling, Fiscal Officer; Phone – 225 342-1489; FAX -219-7872; Email - pkling@ldi.state.la.us**

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Objective: II.3 Through the Fiscal Affairs Division, to collect, each fiscal year, revenue that the department is responsible to collect on its own behalf and on behalf of the state.
Number: 891 GENERAL Taxable premiums in $billions.

Type, Level	Input; GENERAL
Rationale	The amount of taxable premiums is the basis for various assessments collected by the department and of the premium tax collection made by the department on behalf of the State General Fund
Use	This indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The records of the Fiscal Affairs division as reported by the Premium Tax and Surplus Lines division
Calculation Methodology	The calculation method is a count
Scope	The indicator is aggregated
Caveats	There are no caveats
Responsible Person	Patti Kling, Fiscal Officer; Phone – 225 342-1489; FAX -219-7872; Email - pkling@ldi.state.la.us

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Objective: II.3 Through the Fiscal Affairs Division, to collect, each fiscal year, revenue that the department is responsible to collect on its own behalf and on behalf of the state.
Number: 893 GENERAL Tax collections as percentage of taxable premiums

Type, Level	Input; GENERAL
Rationale	The indicator measures the percentage of taxable premiums represented by tax
Use	This indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The records of the Fiscal Affairs division as reported by the Premium Tax and Surplus Lines division
Calculation Methodology	The calculation method is a count
Scope	The indicator is aggregated
Caveats	There are no caveats
Responsible Person	Patti Kling, Fiscal Officer; Phone – 225 342-1489; FAX -219-7872; Email - pkling@ldi.state.la.us

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Objective: II.3 Through the Fiscal Affairs Division, to collect, each fiscal year, revenue that the department is responsible to collect on its own behalf and on behalf of the state.
Number: 894 GENERAL Total premiums subject to Louisiana Insurance Rating (LIRC) Commission assessment – in $billions

Type, Level	**Input; GENERAL**
Rationale	**The indicator measures the total premiums subject to the LIRC assessment which funds several retirement and pension funds, the municipal fire and police Civil Service, and DOI**
Use	**This indicator will be used both internally and externally**
Clarity	**The indicator is clear**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate**
Data Source, Collection, Reporting	**The records of the Fiscal Affairs division as reported by the Assessments and Data Management division**
Calculation Methodology	**The calculation method is a count**
Scope	**The indicator is aggregated**
Caveats	**There are no caveats**
Responsible Person	**Patti Kling, Fiscal Officer; Phone – 225 342-1489; FAX -219-7872; Email - pkling@ldi.state.la.us**

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Objective: II.3 Through the Fiscal Affairs Division, to collect, each fiscal year, revenue that the department is responsible to collect on its own behalf and on behalf of the state.
Number: 895 GENERAL Total amount of LIRC assessment collected in $millions

Type, Level	Input; GENERAL
Rationale	The indicator measures the total premiums subject to the LIRC assessment which funds several retirement and pension funds, the municipal fire and police Civil Service, and DOI
Use	This indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The records of the Fiscal Affairs division as reported by the Assessments and Data Management division
Calculation Methodology	The calculation method is a count
Scope	The indicator is aggregated
Caveats	There are no caveats
Responsible Person	Patti Kling, Fiscal Officer; Phone – 225 342-1489; FAX -219-7872; Email - pkling@ldi.state.la.us

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Objective: II.3 Through the Fiscal Affairs Division, to collect, each fiscal year, revenue that the department is responsible to collect on its own behalf and on behalf of the state.
Number: 896 GENERAL LIRC assessment as percentage of subject premiums

Type, Level	Input; GENERAL
Rationale	The indicator provides the percentage of subject premiums that make up the LIRC assessment
Use	This indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The records of the Fiscal Affairs division as reported by the Assessments and Data Management division
Calculation Methodology	The calculation method is a count
Scope	The indicator is aggregated
Caveats	There are no caveats
Responsible Person	Patti Kling, Fiscal Officer; Phone – 225 342-1489; FAX -219-7872; Email - pkling@ldi.state.la.us

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Objective: II.3 Through the Fiscal Affairs Division, to collect, each fiscal year, revenue that the department is responsible to collect on its own behalf and on behalf of the state.
Number: 6397 GENERAL Total fees collected in $millions

Type, Level	Input; GENERAL
Rationale	The indicator provides the amount of revenue collected by DOI in the form of fees
Use	This indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The records of the Fiscal Affairs division
Calculation Methodology	The calculation method is a count
Scope	The indicator is aggregated
Caveats	There are no caveats
Responsible Person	Patti Kling, Fiscal Officer; Phone – 225 342-1489; FAX -219-7872; Email - pkling@ldi.state.la.us

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Objective: II.3 Through the Fiscal Affairs Division, to collect, each fiscal year, revenue that the department is responsible to collect on its own behalf and on behalf of the state.
Number: 890 GENERAL Total amount of revenue collected from taxes, assessments, fees, penalties and miscellaneous amounts, in $millions

Type, Level	Input; GENERAL
Rationale	The indicator provides the total amount of revenue collected by DOI
Use	This indicator will be used both internally and externally
Clarity	The indicator is clear
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection, Reporting	The records of the Fiscal Affairs division
Calculation Methodology	The calculation method is a count
Scope	The indicator is aggregated
Caveats	There are no caveats
Responsible Person	Patti Kling, Fiscal Officer; Phone – 225 342-1489; FAX -219-7872; Email - pkling@ldi.state.la.us

DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM A – ADMINISTRATION/FISCAL
OFFICE OF MANAGEMENT AND FINANCE
INFORMATION TECHNOLOGY DIVISION

GOAL II. Provide necessary administrative and operational support to the all divisions so that those responsible for regulatory and consumer advocacy functions can maximize the effectiveness of the department's fiscal, human, IT, and other resources.

OBJECTIVE II.4 SUPPORTING - Through the Information Technology Division, to provide maintenance and support of the department's various databases, internet access and other IT systems, and to continue progress on ongoing initiatives to improve consumer and industry service and information access via the internet.

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

II.4.1 Increase the scope of services and information available through the DOI website
11.4.2 Maintain and support, and update or expand as necessary the department's various databases and systems

Performance Indicators:

13790 SUPPORTING		**Percentage completion of online access to consumer complaint filing**
Explanatory Note:		**The indicators shown above may change over the term of this strategic plan as Initiatives/projects are completed and begun.**
6399	**GENERAL**	**Number of service request forms received**
10148	**GENERAL**	**Percentage of service requests satisfactorily fulfilled within 2 business days**

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Information Technology
Objective: II.4 Supporting - Through the Information Technology Division, to provide maintenance and support of the department's various databases, internet access and other IT systems, and to continue progress on ongoing initiatives to improve consumer and industry service and information access via the internet.
Number: 13790 SUPPORTING Percentage completion of online access to consumer complaint filing

Type, Level	**Input; SUPPORTING**
Rationale	**The indicator shows our progress toward completing this project**
Use	**This indicator will be used both internally and externally**
Clarity	**The indicator is clear**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate**
Data Source, Collection, Reporting	**The records of the information technology division**
Calculation Methodology	**Standard**
Scope	**This indicator is aggregated**
Caveats	**None**
Responsible Person	**Raymond Trogolo, IT Director; Phone: 342-8591; FAX 342-6324 Email - rtrogolo@doi.state.la.us**

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Information Technology
Objective: II.4 Supporting - Through the Information Technology Division, to provide maintenance and support of the department's various databases, internet access and other IT systems, and to continue progress on ongoing initiatives to improve consumer and industry service and information access via the internet.
Number 6399 GENERAL Number of Service Request Forms received

Type, Level	Input, General
Rationale	This indicator measures the IT division's activity in the area of service requests
Use	This indicator will be used internally
Clarity	The indicator is clear.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection, Reporting	The records of the IT division.
Calculation methodology	Standard
Scope	This indicator is aggregated
Caveats	None
Responsible Person	Raymond Trogolo, IT Director; Phone: 342-8591; FAX 342-6324 Email - rtrogolo@doi.state.la.us

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Information Technology
Objective: II.4 Supporting - Through the Information Technology Division, to provide maintenance and support of the department's various databases, internet access and other IT systems, and to continue progress on ongoing initiatives to improve consumer and industry service and information access via the internet.
Number: 10148 GENERAL Percentage of service requests satisfactorily fulfilled within 2 business days

Level, Type	Efficiency, GENERAL
Rationale	This indicator measures the IT division's activity in the area of service requests
Use	This indicator will be used internally
Clarity	The indicator is clear.
Validity, Reliability and Accuracy	The indicator is valid, reliable and accurate
Data Source, Collection and Reporting	The records of the IT division.
Calculation Methodology	Standard
Scope	This indicator is aggregated
Caveats	None
Responsible Person	Raymond Trogolo, IT Director; Phone: 342-8591; FAX 342-6324' Email - rtrogolo@doi.state.la.us

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM A – ADMINISTRATION/FISCAL
OFFICE MINORITY AFFAIRS

GOAL II. Provide necessary administrative and operational support to the all divisions so that those responsible for regulatory and consumer advocacy functions can maximize the effectiveness of the department's fiscal, human, IT, and other resources.

OBJECTIVE II.5 SUPPORTING - Through the Office of Minority Affairs, to assist minorities and other disadvantaged persons who wish to participate in the insurance industry in the state as producers or as employees of insurers or related service companies.

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

II.5.1 Make available via the internet, by mail, etc., and through training/educational seminars, information to assist minority and disadvantaged persons wish to obtain employment in the insurance industry or related service companies
II.5.2 Conduct a survey every other year to determine minority/disadvantaged persons employed as professionals or para-professionals with insurers doing business in the state.

Performance Indicators:

10161 SUPPORTING Number of standard companies to which minority/disadvantaged producers have access.
13793 SUPPORTING Number of persons attending semi-annual educational/training seminars

Explanatory Note: A standard company is an insurer that rates a risk up or down from standard rates, depending upon various factors, and uses standard terms and conditions in its policies. It has been difficult for minority/disadvantaged producers to obtain the contract or company appointment that would allow them to sell the standard insurers' products to their clients. We continue with informal counseling and educational/training across the state, as well as with college outreach.

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal
Information Technology
Objective: II.5 Supporting - Through the Office of Minority Affairs, to assist minorities and other disadvantaged persons who wish to participate in the insurance industry in the state as producers or as employees of insurers or related service companies.
Number: 10161 SUPPORTING Number of standard companies to which minority/disadvantaged producers have access

Type, Level	**Outcome, SUPPORTING**
Rationale	**This indicator measures the results of the Office of Minority Affairs' activities toward assisting minority/disadvantaged producers.**
Use	**This indicator will be used internally**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Office of Minority Affairs.**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Richard Chambers, Deputy Commissioner, Minority Affairs; Phone: 225 342-8393;Email – rchambers@ldi.state.la.us**

PERFORMANCE INDICATOR DOCUMENTATION

Program: A – Administrative/Fiscal

Minority Affairs - **Through the Office of Minority Affairs, to assist minorities and other disadvantaged persons who wish to participate in the insurance industry in the state as producers or as employees of insurers or related service companies.**

Number: 13793 SUPPORTING Number of persons attending semi-annual training seminars

Type, Level	**Outcome, SUPPORTING**
Rationale	**This indicator measures the results of the Office of Minority Affairs' activities toward assisting minority/disadvantaged producers.**
Use	**This indicator will be used internally**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Office of Minority Affairs.**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Richard Chambers, Deputy Commissioner, Minority Affairs; Phone: 225 342-8393 Email – rchambers@ldi.state.la.us**

PROGRAM B – MARKET COMPLIANCE

STATUTORY AUTHORITY

Louisiana Constitution of 1974, Article IV, Section II Title 36, Chapter 17 of the Louisiana Revised Statutes; Title 22 of the Louisiana Revised Statutes; Act 83 of 1977 (Reorganization Act); Act 477 of 1992 (Reorganization Act); Act 850 of 1984 (Equal Opportunity in Insurance); Act 517 of 1992 (Operations of the Louisiana Insurance Guaranty Association with the Department of Insurance); Act 1312 of 1999 (Insurance Fraud Assessment); Act 293 of 2003 (Insurance Fraud); Act 158of 2000 (Producer Licensing); Act 351 of 2003 (Flexible Rating).

OPPORTUNITIES AND CHALLENGES

Opportunities and challenges cited for the entire department are the opportunities and challenges of Program B – Market Compliance

MISSION

The mission of Program B is to regulate the insurance industry in the state and to serve as advocate for insurance consumers.

GOALS

The goal for Program B is the same as the department-wide goal:

GOAL I. Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed.

OFFICES AND ACTIVITIES
LRS 36:684

Office of the Licensing and Compliance – initial and renewal licensing to insurance producers; licensing of insurers; insurance fraud investigation and prevention; legal support services; Life & Annuity forms review/approval; consumer complaint investigation

Office of Financial Solvency – Financial examinations and analyses of domestic insurers; market conduct examinations; examination of surplus lines brokers; collection of insurance premium and surplus lines taxes on behalf of the State General Fund

Office of Property & Casualty – Consumer complaint investigations and contract/policy forms review; activities related to insurance rating; support activities for insurance rating commission

Office of Health Insurance – Consumer complaint investigations and contract/policy forms review; Senior Health Insurance Information Program (SHIIP); licensing of MNROs (Medical Necessity Review Organizations).

Office of Receivership – Management of the assets of companies in receivership; liquidation of the assets of companies in receivership through final, court-approved closure.

PROGRAM B – MARKET COMPLIANCE
PERFORMANCE INDICATORS

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
OFFICE OF LICENSING AND COMPLIANCE

GOAL I Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed

OBJECTIVE I.1 KEY - Through the Office of Licensing and Compliance to oversee the licensing of producers in the state and to work with the Information Technology division to effect a smooth transition to the e-commerce environment.

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.1.1 Work with IT division to increase access to department services and information via internet/website
I.1.2 Work with NAIC to develop nationwide standards for insurance regulation and consumer protection, and propose legislation as necessary to support those standards

Performance Indicators

6416	KEY	Number of new producer licenses issued
6417	KEY	Number of producer license renewals processed
934	KEY	Number of company appointments processed
933	GENERAL	Total number of licensed producers

Explanatory Note: A company appointment is the contract between the producer and the insurance company that allows the producer to offer the company's products to his/her clients. Licenses are issued to Property & Casualty producers in one year, to Life and Health producers in alternating years.

Program B – Market Compliance
Producer Licensing

OBJECTIVE I.1 KEY - Through the Office of Licensing and Compliance to oversee the licensing of producers in the state and to work with the Information Technology division to effect a smooth transition to the e-commerce environment.

Number 6416, KEY Number of New Producer Licenses issued.

Type, Level	Output, KEY
Rationale	This indicator measures the number of new producer licenses issued.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Licensing and Compliance.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Tammi Williams, Director, Producer Licensing; Phone: 225 342-5415 Email twilliams@ldi.state.la.us

Program B – Market Compliance
Producer Licensing

OBJECTIVE I.1 KEY - Through the Office of Licensing and Compliance to oversee the licensing of producers in the state and to work with the Information Technology division to effect a smooth transition to the e-commerce environment.

6417 KEY Number of producer license renewals processed

Type, Level	Output, KEY
Rationale	This indicator measures the number of producer licenses renewals processed.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Licensing and Compliance.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Tammi Williams, Director, Producer Licensing; Phone: 225 342-5415 Email twilliams@ldi.state.la.us

Program B – Market Compliance
Producer Licensing

OBJECTIVE I.1 KEY - Through the Office of Licensing and Compliance to oversee the licensing of producers in the state and to work with the Information Technology division to effect a smooth transition to the e-commerce environment.

934 KEY Number of company appointments processed

Type, Level	Output, KEY
Rationale	This indicator measures the number of company appointments processed.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Licensing and Compliance.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Tammi Williams, Director, Producer Licensing; Phone: 225 342-5415 Email twilliams@ldi.state.la.us

Program B – Market Compliance
Producer Licensing

OBJECTIVE I.1 KEY - Through the Office of Licensing and Compliance to oversee the licensing of producers in the state and to work with the Information Technology division to effect a smooth transition to the e-commerce environment.

933 GENERAL Total number of licensed producers

Type, Level	**Output, GENERAL**
Rationale	**This indicator measures the number of producers licensed in the state.**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Office of Licensing and Compliance.**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Tammi Williams, Director, Producer Licensing; Phone: 342-5415 Email twilliams@ldi.state.la.us**

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
OFFICE OF LICENSING AND COMPLIANCE

GOAL I **Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed**

OBJECTIVE I.2 KEY - Through the Company Licensing division of the Office of Licensing and Compliance, to review company applications and filings within an average of 45 days.

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.2.1 **Develop instructions for insurers to follow in preparing filings and applications for submission to the department and return to insurers those filings that do not comply with the instructions**

Performance Indicators:

11942	**KEY**	**Percentage of company filings and applications processed during the year in which they are received**
6420	**KEY**	**Average number of days to review company filings and applications**
940	**GENERAL**	**Number of company licensing applications and filings received**
941	**GENERAL**	**Number of company licensing applications and filings processed**

Program B – Market Compliance
Company Licensing
OBJECTIVE I.2 KEY - Through the Company Licensing division of the Office of Licensing and Compliance, to review company applications and filings within an average of 45 days.
11942 KEY Percentage of company filings and applications processed during the year in which they are received.

Type, Level	Efficiency, KEY
Rationale	This indicator measures the percentage of company filings and applications processed during the fiscal year in which they are received.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Licensing and Compliance.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Michael Boutwell , Director, Company Licensing; Phone: 225 219-4318; Email mboutwell@ldi.state.la.us

Program B – Market Compliance
Company Licensing
OBJECTIVE I.2 KEY - Through the Company Licensing division of the Office of Licensing and Compliance, to review company applications and filings within an average of 45 days.
6420 KEY Average number of days to review company filings and applications.

Type, Level	Efficiency KEY
Rationale	This indicator measures the efficiency with which company filings and applications are processed.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Licensing and Compliance.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Michael Boutwell, Director, Company Licensing; Phone: 225 219-4318; Email mboutwell@ldi.state.la.us

Program B – Market Compliance

Company Licensing

OBJECTIVE I.2 KEY - Through the Company Licensing division of the Office of Licensing and Compliance, to review company applications and filings within an average of 45 days.

940 GENERAL Number of company licensing applications and filings received

Type, Level	Input, GENERAL
Rationale	This indicator measures the number of company filings and applications received.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Licensing and Compliance.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Michael Boutwell , Director, Company Licensing; Phone: 225 219-4318; Email mboutwell@ldi.state.la.us

Program B – Market Compliance
Company Licensing
OBJECTIVE I.2 KEY - Through the Company Licensing division of the Office of Licensing and Compliance, to review company applications and filings within an average of 45 days.
941 GENERAL Number of company licensing filings and applications processed.

Type, Level	Output, GENERAL
Rationale	This indicator measures the number of company filings and applications processed.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Licensing and Compliance.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Michael Boutwell, Director, Company Licensing; Phone: 225 219-4318; Email mboutwell@ldi.state.la.us

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
CONSUMER AFFAIRS

GOAL I **Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed**

OBJECTIVE I.3 KEY - **Through the Consumer Affairs division, to assist consumers by investigating to conclusion consumer complaints against Life and Annuity insurers and producers.**

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.3.1 **Increase the depth of experience and knowledge among personnel through increased training and monitoring of newer examiners by more experienced examiners**

Performance Indicators:

13958	**KEY**	**Average number of days to investigate to conclusion an L&A complaint**
13959	**KEY**	**Among of claim payments/premium refunds recovered for complainants**
13960	**GENERAL**	**Number of L&A complaints received**
13961	**GENERAL**	**Number of L&A complaint investigations concluded**

Explanatory Notes: **A consumer complaint may or may not result in a claim payment or premium refund from the insurer or producer, depending on the facts of the matter giving rise to the complaint. Complaints are investigated to determine whether the insurer or producer performed in compliance with the law and the terms and conditions of the policy. A consumer may expect payment for an item not covered by the policy or may not be happy with the way the claim was handled, but the company or producer may have acted properly and within the law.**

Program B – Market Compliance
Consumer Complaints L&A
OBJECTIVE I.3 KEY - Through the Consumer Affairs division, to assist consumers by investigating to conclusion consumer complaints against Life and Annuity insurers and producers
Number 13958 KEY Average number of days to investigate to conclusion an L&A complaint

Type, Level	Efficiency, KEY
Rationale	This indicator measures average time required to investigate a consumer complaint.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Licensing and Compliance.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Sam Brooks , Director, Consumer Affairs – L&A; Phone: 225 342-1253; Email sbrooks@ldi.state.la.us

Program B – Market Compliance
Consumer Complaint – L&A
OBJECTIVE I.3 KEY - Through the Consumer Affairs division, to assist consumers by investigating to conclusion consumer complaints against Life and Annuity insurers and producers

Number 13959 KEY Amount of claim payments/premium refunds recovered for complainants

Type, Level	Outcome, KEY
Rationale	This indicator measures the amount of premium refunds and claim payments recovered for complainants.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Licensing and Compliance.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Sam Brooks, Director, Consumer Affairs - L&A; Phone: 225 342-1253; Email sbrooks@ldi.state.la.us

Program B – Market Compliance
Consumer Complaint – L&A
OBJECTIVE I.3 KEY - Through the Consumer Affairs division, to assist consumers by investigating to conclusion consumer complaints against Life and Annuity insurers and producers

13960 GENERAL Number of L&A complaints received

Type, Level	**Input, GENERAL**
Rationale	**This indicator measures the number of consumer complaints received.**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Office of Licensing and Compliance.**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Sam Brooks , Consumer Affairs - L&A; Phone: 225 342-1253; Email sbrooks@ldi.state.la.us**

Program B – Market Compliance
Consumer Complaint – L&A
OBJECTIVE I.3 KEY - Through the Consumer Affairs division, to assist consumers by investigating to conclusion consumer complaints against Life and Annuity insurers and producers
13961 GENERAL – Number of L&A Complaint investigations concluded.

Type, Level	Output, GENERAL
Rationale	This indicator measures the number of consumer complaints concluded.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Licensing and Compliance.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Sam Brooks, Director, Consumer Affairs – L&A; Phone: 225 342-1253; Email sbrooks@ldi.state.la.us

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
FORMS REVIEW AND APPROVAL

GOAL I Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed

OBJECTIVE I.4 KEY - Through the Life and Annuity, policy forms review division in the Office of Licensing and Compliance, to pre-approve/disapprove all contract/policy forms, within an average of 30 days.

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.4.1 Increase the expertise and knowledge among personnel through increased training and monitoring of newer examiners by more experienced examiners.

Performance Indicators:

13988	KEY	Average number of days to process L&A contract/policy forms
13897	KEY	Percentage of L&A contract/policy forms approved
13990	GENERAL	Number of L&A contract/policy forms received
13991	GENERAL	Number of L&A contract/policy forms processed

Explanatory Notes: All contract/policy forms must be reviewed and approved by DOI before they can be offered for sale in the state. Delays in the process can result in the state's consumers not having access to those products and to insurers being able to sell those products. Good efficiency in this area is strong support for the department's overall effort to attract insurers to do business in the state.

Market Compliance
Forms Review & Approval – L&A
OBJECTIVE I.4 KEY - Through the Life and Annuity, policy forms review division in the Office of Licensing and Compliance, to pre-approve/disapprove all contract/policy forms within an average of 30 days
Number 13988 KEY – Average number of days to process L&A contract/policy forms

Type, Level	**Efficiency –KEY**
Rationale	**This indicator measures the time it takes to process contract/policy forms**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Office of Licensing and Compliance.**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Sam Brooks, Director, Policy Forms Review – L&A; Phone: 225 342-1253; Email sbrooks@ldi.state.la.us**

Market Compliance
Forms Review & Approval – L&A
OBJECTIVE I.4 KEY - Through the Life and Annuity, policy forms review division in the Office of Licensing and Compliance, to pre-approve/disapprove all contract/policy forms within an average of 30 days
Number 13897 KEY – Percentage of L&A contract/policy forms approved.

Type, Level	**Efficiency –KEY**
Rationale	**This indicator measures the percentage of contract/policy forms approved**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Office of Licensing and Compliance.**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Sam Brooks, Director, Policy Forms Review – L&A; Phone: 225 342-1253** **Email sbrooks@ldi.state.la.us**

Market Compliance
Forms Review & Approval – L&A
OBJECTIVE I.4 KEY - Through the Life and Annuity, policy forms review division in the Office of Licensing and Compliance, to pre-approve/disapprove all contract/policy forms within an average of 30 days
Number 13990 GENERAL – Number of L&A contract/policy forms received

Type, Level	Input –GENERAL
Rationale	This indicator measures the number of contract/policy forms received.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Licensing and Compliance.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Sam Brooks, Director, Policy Forms Review – L&A; Phone: 225 342-1253 Email sbrooks@ldi.state.la.us

Market Compliance
Forms Review & Approval – L&A
OBJECTIVE I.4 KEY - Through the Life and Annuity, policy forms review division in the Office of Licensing and Compliance, to pre-approve/disapprove all contract/policy forms within an average of 30 days
Number 13991 GENERAL – Number of contract/policy forms processed

Type, Level	Output –GENERAL
Rationale	This indicator measures the number of contract/policy forms processed
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Licensing and Compliance.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Sam Brooks, Director, Policy Forms Review; Phone: 225 342-1253; E-mail sbrooks@ldi.state.la.us

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
FRAUD DIVISION

GOAL I Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed

OBJECTIVE I.5 KEY - Through the Fraud Division, to reduce incidences of insurance fraud in the state through investigations of reported incidents and consumer awareness.

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

- I.5.1 Work with producer and company licensing division to educate insurance and producer license applicants in the proper submission of complete applications
- I.5.2 Increase the depth of knowledge among personnel through increased training and monitoring of less experienced examiners by more experienced examiners

Performance Indicators:

12276	KEY	Percentage of initial claim fraud complaint investigations completed within 10 working days
12278	KEY	Percentage of background checks completed within 15 working days
12282	GENERAL	Number of claim fraud investigations opened
959	GENERAL	Number of claim fraud investigations referred to law-enforcement agencies
12279	GENERAL	Number of producer/company investigations opened
12281	GENERAL	Number of producer/company investigations referred to law enforcement
962	GENERAL	Number of background checks performed for company and producer licensing divisions

Explanatory Notes: An initial investigation means a complaint is investigated to determine whether a full investigation should be initiated, or if the report should be entered into the database and maintained for possible additional investigation at a later date. Most delays in completion of background checks are the result of insurers or producers not fully completing applications and filings; the fraud division and producer and company licensing divisions are working to educate insurers and producers in this area.

PROGRAM B – MARKET COMPLIANCE
FRAUD DIVISION
OBJECTIVE I.5 KEY - Through the Fraud Division, to reduce incidences of insurance fraud in the state through investigations of reported incidents and consumer awareness
Number 12276 KEY Percentage of initial claim fraud complaint investigations completed within 10 working days.

Type, Level	Efficiency –KEY
Rationale	This indicator measures the number of initial claim fraud investigations completed within 10 working days
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Fraud Division.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Trent Beach, Director, Fraud Division; Phone: 225 219-7681; Email tbeach@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
FRAUD DIVISION
OBJECTIVE I.5 KEY - Through the Fraud Division, to reduce incidences of insurance fraud in the state through investigation of reported incidents and consumer awareness
Number 12278 KEY Percentage of background checks completed within 15 working days.

Type, Level	Efficiency KEY
Rationale	This indicator measures the number of background checks completed within 15 working days
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Fraud Division.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Trent Beach, Director, Fraud Division; Phone: 225 219-7681; Email tbeach @ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
FRAUD DIVISION
OBJECTIVE I.5 KEY - Through the Fraud Division, to reduce incidences of insurance fraud in the state through investigation of reported incidents and consumer awareness.
Number 12282 GENERAL Number of claim fraud investigations opened.

Type, Level	**Output –GENERAL**
Rationale	**This indicator measures the number of claim fraud investigations opened**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Fraud Division.**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Trent Beach, Director, Fraud Division; Phone: 225 219-7681; Email tbeach@ldi.state.la.us**

PROGRAM B – MARKET COMPLIANCE
FRAUD DIVISION
OBJECTIVE I.5 KEY - Through the Fraud Division, to reduce incidences of insurance fraud in the state through investigation of reported incidents and consumer awareness
Number 959 GENERAL – Number of claim fraud investigations referred to law enforcement

Type, Level	**Output –GENERAL**
Rationale	**This indicator measures the number of claim fraud investigations referred to law enforcement**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Fraud Division.**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Trent Beach, Director, Fraud Division; Phone: 225 219-7681; Email tbeach@ldi.state.la.us**

PROGRAM B – MARKET COMPLIANCE
FRAUD DIVISION
OBJECTIVE I.5 KEY - Through the Fraud Division, to reduce incidences of insurance fraud in the state through investigation of reported incidents and consumer awareness
Number 12279 GENERAL Number of producer/company investigations opened

Type, Level	**Output –GENERAL**
Rationale	**This indicator measures the number of producer/company investigations opened**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Fraud Division.**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Trent Beach, Director, Fraud Division; Phone: 225 219-7681; Email tbeach@ldi.state.la.us**

PROGRAM B – MARKET COMPLIANCE
FRAUD DIVISION
OBJECTIVE I.5 KEY - Through the Fraud Division, to reduce incidences of insurance fraud in the state through investigation of reported incidents and consumer awareness
Number 12281 GENERAL Number of producer/company investigations referred to law enforcement.

Type, Level	**Outcome –GENERAL**
Rationale	**This indicator measures the number of producer/company fraud investigations referred to law enforcement**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Fraud Division.**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Trent Beach, Director, Fraud Division; Phone: 225 219-7681; Email tbeach@ldi.state.la.us**

PROGRAM B – MARKET COMPLIANCE
FRAUD DIVISION
OBJECTIVE I.5 KEY - Through the Fraud Division, to reduce incidences of insurance fraud in the state through investigation of reported incidents and consumer awareness
Number 962 GENERAL Number of background checks performed for company and producer licensing divisions.

Type, Level	**Output –GENERAL**
Rationale	**This indicator measures the number of background checks performed on behalf of the company and producer licensing divisions.**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Fraud Division.**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Trent Beach, Director, Fraud Division; Phone: 225 219-7681; Email tbeach@ldi.state.la.us**

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY

GOAL I **Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed**

OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.6.1 **Monitor regulated entities to detect all adverse financial and other conditions, take remedial steps as necessary, and maintain compliance with NAIC standards for financial and market conduct examinations.**

Performance Indicators:

6411	KEY	Number of market conduct examinations performed
11937	KEY	Number of market conduct examinations performed as a result of complaints
11938	KEY	Percentage of domestic companies examined – financial
11939	KEY	Percentage of domestic companies analyzed – financial
11940	KEY	Percentage of companies other than domestic companies analyzed – financial
13869	SUPPORTING	Number of zone examinations in which participating states file dissenting (minority) reports

6410	GENERAL	Number of companies examined – financial
20428	GENERAL	Number of companies examined – market conduct
6412	GENERAL	Number of companies analyzed – financial
13768	GENERAL	Number of companies in administrative supervision at beginning of fiscal year
921	GENERAL	Number of companies placed in administrative supervision during fiscal year
922	GENEARL	Number of companies returned to good health/removed from administrative supervision during fiscal year
923	GENERAL	Average number of months a company remains in administrative supervision

Explanatory Notes: The department instituted an aggressive program of financial examinations and analyses in response to the company failures that occurred in the 1980s. A field examination takes place on-site. Analysis occurs in the department, using various filings, results of previous and current examinations, complaints and other data to determine whether a company might merit an examination earlier than its scheduled date. A score is developed for each company that will determine its position on the examination schedule. Statutory requirements are that most licensed entities be examined no less frequently than once every five years. We are currently in a posture that allows us to examine earlier as necessary. This allows for earlier detection of problems and earlier remediation or other action. A change in the law allowing insurers to maintain records outside of the state has increased our examination costs significantly, requiring more travel in order to meet this statutory mandate. A market conduct examination determines whether the entity is performing in compliance with applicable laws, rules and regulations, and may be conducted in concert with a financial examination or without connection to a financial examination. Complaints may trigger a market conduct examination. A zone examination is an examination involving other states in which a company does business; these exams are fairly rare when the examination and analysis program is working well, which it has for several years.

Explanatory Note: The examination and analysis program has resulted in earlier detection of troubled companies. The financial (outside/field) examination and analysis (desk examination) components of the program complement each other. Analysis is the annual review of required filings, ongoing operations and examination findings, while on-site/filed examination involves the companies' financial status. Each company has a score, developed via weighted criteria, that will determine its position on the exam schedule. Companies may be examined earlier based on these scores. DOI is currently examining companies more frequently than the statutory mandate of at least once every five years. Market Conduct examinations may occur as a result of complaints or problems detected in other states, and may be performed in conjunction with a financial exam or independent of any financial exam. Financial exam findings are considered in the annual analysis and findings from both the analysis and the examination feed into the scheduling of examinations. A change in law now allows domestic companies to maintain their records outside of the state, which has increased our examination costs and somewhat slowed examination scheduling to accommodate travel.

PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY
OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.
Number 6411 KEY Number of market conduct examinations performed

Type, Level	Output –KEY
Rationale	This indicator measures the number of market conduct examinations performed.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Financial Solvency.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Ron Musser, Assistant Commissioner, Office of Financial Solvency; Phone: 225 342-8391; Email rmusser@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY
OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.
Number 11937 KEY Number of market conduct examinations performed as a result of complaints

Type, Level	Input –KEY
Rationale	This indicator measures the number of market conduct examinations performed as a result of complaints.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Financial Solvency.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Ron Musser, Assistant Commissioner, Office of Financial Solvency; Phone: 225 342-8391; Email rmusser@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY
OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.
Number 11938 KEY Percentage of domestic companies examined financial

Type, Level	Output –KEY
Rationale	This indicator measures the percentage of domestic companies examined – financial.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Financial Solvency.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Caroline Brock- Chief Examiner, Office of Financial Solvency; Phone: 225 342-1631; Email cbrock@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY
OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.
Number 11939 KEY Percentage of domestic companies analyzed- financial

Type, Level	Output –KEY
Rationale	This indicator measures the percentage of domestic companies analyzed – financial.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Financial Solvency.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Caroline Brock, Chief Examiner, Office of Financial Solvency; Phone: 225 342-1631; Email cbrock@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY
OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.
Number 11940 KEY Percentage of companies other than domestic analyzed - financial

Type, Level	**Output –KEY**
Rationale	**This indicator measures the number of companies other than domestic that are analyzed – financial.**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Office of Financial Solvency.**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Caroline Brock, Chief Examiner, Office of Financial Solvency; Phone: 225 342-1631; Email cbrock@ldi.state.la.us**

PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY
OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.
Number 13869 SUPPORTING Number of zone examinations in which participating states file dissenting(minority) reports

Type, Level	Efficiency –SUPPORTING
Rationale	This indicator measures the number of zone examinations in which participating states file dissenting (minority) reports.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Financial Solvency.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Caroline Brock, Chief Examiner, Office of Financial Solvency; Phone: 225 342-1631; Email cbrock@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY
OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.
Number 6410 GENERAL Number of companies examined -financial

Type, Level	Output –GENERAL
Rationale	This indicator measures the number of companies examined – financial.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Financial Solvency.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Caroline Brock, Chief Examiner, Office of Financial Solvency; Phone: 225 342-1631; Email cbrock@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY
OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.
Number 20428 GENERAL Number of companies examined – market conduct

Type, Level	Output –GENERAL
Rationale	This indicator measures the number of companies examined – market conduct.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Financial Solvency.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Ron Musser, Assistant Deputy Commissioner, Office of Financial Solvency; Phone: 225 342-1631; Email cbrock@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY
OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.
Number 6412 GENERAL- Number of companies analyzed -financial

Type, Level	**Output –GENERAL**
Rationale	**This indicator measures the number of companies analyzed – financial**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Office of Financial Solvency.**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Caroline Brock, Chief Examiner, Office of Financial Solvency; Phone: 225 342-1631; Email cbrock@ldi.state.la.us**

PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY
OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.
Number 13768 GENERAL- Number of companies placed in administrative supervision at beginning of fiscal year

Type, Level	Input –GENERAL
Rationale	This indicator measures the number of companies placed in administrative supervision at the beginning of the fiscal year
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Financial Solvency.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Caroline Brock, Chief Examiner, Office of Financial Solvency; Phone: 225 342-1631; Email cbrock@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY
OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.
Number 921 GENERAL: Number of companies placed in administrative supervision during the fiscal year

Type, Level	Input –GENERAL
Rationale	This indicator measures the number of companies placed in administrative supervision during the fiscal year.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Financial Solvency.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Caroline Brock, Chief Examiner, Office of Financial Solvency; Phone: 225 342-1631; Email cbrock@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY
OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.
Number 922 GENERAL Number of companies returned to good health/removed from administrative supervision during fiscal year

, Level, Type	Outcome –GENERAL
Rationale	This indicator measures the number of companies removed from administrative supervision during the fiscal year.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Financial Solvency.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Caroline Brock, Chief Examiner, Office of Financial Solvency; Phone: 225 342-1631;Email cbrock@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
OFFICE OF FINANCIAL SOLVENCY
OBJECTIVE I.6 KEY - Through the Office of Financial Solvency, to monitor the financial soundness of regulated entities by performing examinations (according to statutorily mandated schedules) and financial analyses each year.
Number 923 GENERAL Average number of months a company remains in administrative supervision.

Type, Level	Outcome–GENERAL
Rationale	This indicator measures the number months a company stays in administrative supervision.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Financial Solvency.
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Caroline Brock, Chief Examiner, Office of Financial Solvency; Phone: 225 342-1631; Email cbrock@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
PREMIUM TAX AND SURPLUS LINES

GOAL I **Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed**

OBJECTIVE _ KEY _ Continue to perform selected field audits of surplus lines brokers and desk examinations of all premium tax returns.

Louisiana Vision 2020 Link:
Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.7.1 **Continue to perform field audits of selected surplus lines brokers and desk examinations of all premium tax returns.**

Performance Indicators:

889	KEY	Additional taxes and penalties assessed as a result of audit (in $millions)
6396	KEY	Percentage of surplus lines brokers examined
900	SUPPORTING	Number of field examinations of surplus lines brokers performed
901	SUPPORTING	Number of desk examinations performed for tax purposes

Explanatory Notes: **A surplus lines broker is a person who solicits, negotiates or procures a policy of insurance with an approved, unauthorized insurer, known as a surplus lines company, when insurance cannot be obtained from insurers licensed to do business in the state.**

All premium tax returns undergo desk audits. A change in the law has resulted in a significant increase in the number of surplus lines brokers licensed in the state; we expect to perform more examinations than in previous years, but owing to the increase in the number of licensed brokers, the percentage may be lower.

PROGRAM B – MARKET COMPLIANCE
PREMIUM TAX AND SURPLUS LINES DIVISION
OBJECTIVE _ KEY _ Continue to perform selected field audits of surplus lines brokers and desk examinations of all premium tax returns.
Number 889 – KEY – Additional taxes and penalties assessed as a result of audit – in $millions

Type, Level	**Outcome –KEY**
Rationale	**This indicator measures the amount of additional taxes and penalties assessed as a result of audit.**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Premium Tax and Surplus Lines Division**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Tommy Coco, Director, Premium Tax and Surplus Lines; Phone: 225 342-1012; Email – tcoco@ldi.state.la.us**

PROGRAM B – MARKET COMPLIANCE
PREMIUM TAX AND SURPLUS LINES DIVISION
OBJECTIVE _ KEY _ Continue to perform selected field audits of surplus lines brokers and desk examinations of all premium tax returns.
Number 6396 – KEY – Percentage of surplus lines brokers examined

Type, Level	Output –KEY
Rationale	This indicator measures the percentage of surplus lines brokers examined..
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Premium Tax and Surplus Lines Division
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Tommy Coco, Director, Premium Taxes and Surplus Lines Division; Phone: 225 342-1012; Email tcoco@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
PREMIUM TAX AND SURPLUS LINES DIVISION
OBJECTIVE _ KEY _ Continue to perform selected field audits of surplus lines brokers and desk examinations of all premium tax returns.
Number 900 – SUPPORTING – Number of field examinations of surplus lines brokers performed

Type, Level	Output –SUPPORTING
Rationale	This indicator measures the number of surplus lines brokers examined..
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Premium Tax and Surplus Lines Division
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Tommy Coco, Director, Premium Tax and Surplus Lines Division; Phone: 225 342-1012; Email – tcoco@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
PREMIUM TAX AND SURPLUS LINES DIVISION
OBJECTIVE _ KEY _ Continue to perform selected field audits of surplus lines brokers and desk examinations of all premium tax returns.
Number 901 – SUPPORTING – Number of desk examinations performed for tax purposes

Type, Level	Output –SUPPORTING
Rationale	This indicator measures the percentage of desk examinations performed for tax purposes.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Premium Tax and Surplus Lines Division
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Tommy Coco, Director, Premium Taxes and Surplus Lines Division; Phone: 225 342-1012; Email tcoco@ldi.state.la.us

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
OFFICE OF PROPERTY & CASUALTY
CONSUMER AFFAIRS

GOAL I **Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed**

OBJECTIVE I.8 KEY - Through the Consumer Affairs division of the Office of Property & Casualty, to investigate to conclusion consumer complaints against Property & Casualty insurers and producers.

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.8.1 **Increase the depth of knowledge among personnel through increased training and monitoring of newer examiners by more experienced examiners.**

Performance Indicators:

10204	KEY	Number of days to conclude a P&C complaint investigation
954	KEY	Amount of claim payments and/or premium refunds recovered for P&C complainants
14211	GENERAL	Number of P&C complaints received
14212	GENERAL	Number of P&C complaint investigations concluded

Explanatory Notes: **A consumer complaint may or may not result in a claim payment or premium refund from the insurer or producer, depending on the facts of the matter giving rise to the complaint. Complaints are investigated to determine whether the insurer or producer performed in compliance with the law and the terms and conditions of the policy. A consumer may expect payment for an item not covered by the policy or may not be happy with the way the claim was handled, but the company or producer may have acted properly and within the law.**

PROGRAM B – MARKET COMPLIANCE
CONSUMER COMPLAINTS P&C

OBJECTIVE I.8 KEY - Through the Consumer Affairs division of the Office of Property & Casualty, to investigate to conclusion consumer complaints against Property & Casualty insurers and producers.

Number 10204 – KEY – Number of days to conclude a P&C complaint investigation

Type, Level	Output –KEY
Rationale	This indicator measures the time required to conclude a P&C complaint examination.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Consumer Affairs Division –P&C
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Kathlee Hennigan, Director, Consumer Affairs – P&C; Phone: 225 342-0073; Email khennigan @ldi.statela.us

PROGRAM B – MARKET COMPLIANCE
CONSUMER COMPLAINTS P&C

OBJECTIVE I.8 KEY - Through the Consumer Affairs division of the Office of Property & Casualty, to investigate to conclusion consumer complaints against Property & Casualty insurers and producers.
Number 954 KEY Amount of claim payments and/or premium refunds recovered for P&C complainants.

Type, Level	**Outcome –KEY**
Rationale	**This indicator measures the amount of claim payments and/or premium refunds recovered for P&C complainants.**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Consumer Affairs Division –P&C**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Kathlee Hennigan, Director, Consumer Affairs – P&C; Phone: 225 342-0073; Email khennigan @ldi.statela.us**

PROGRAM B – MARKET COMPLIANCE
CONSUMER COMPLAINTS P&C

OBJECTIVE I.8 KEY - Through the Consumer Affairs division of the Office of Property & Casualty, to investigate to conclusion consumer complaints against Property & Casualty insurers and producers.
Number 14211 – GENERAL – Number of P&C complaints received

Type, Level	Input –GENERAL
Rationale	This indicator measures the number of P&C complaints received.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Consumer Affairs Division –P&C
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Kathlee Hennigan, Director, Consumer Affairs – P&C,; Phone: 225 342-0073; Email khennigan @ldi.statela.us

PROGRAM B – MARKET COMPLIANCE
CONSUMER COMPLAINTS P&C
OBJECTIVE I.8 KEY - Through the Consumer Affairs division of the Office of Property & Casualty, to investigate to conclusion consumer complaints against Property & Casualty insurers and producers.
Number 14212 GENERAL – Number of P&C complaint investigations concluded

Type, Level	Output –GENERAL
Rationale	This indicator measures the number of P&C complaint investigations concluded.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Consumer Affairs Division –P&C
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Kathlee Hennigan, Director, Consumer Affairs – P&C; Phone: 225 342-0073; Email khennigan @ldi.statela.us

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
OFFICE OF PROPERTY & CASUALTY
FORMS REVIEW/APPROVAL

GOAL I **Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed**

OBJECTIVE I.9 KEY - **Through the Forms Review division within the Office of Property & Casualty, to pre-approve or disapprove all contract forms for use by consumers**

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.9.1 **Increase the expertise and knowledge among personnel through increased training and monitoring of newer examiners by more experienced examiners.**

Performance Indicators:

13939	**KEY**	**Average number of days to process P&C contract/policy forms**
13940	**KEY**	**Percentage of P&C contract/policy forms approved**
13942	**GENERAL**	**Number of P&C contract/policy forms received**
13943	**GENERAL**	**Number of P&C contract/policy forms processed**

Explanatory Notes: **All contract/policy forms must be reviewed and approved by DOI before they can be offered for sale in the state. Delays in the process can result in the state's consumers not having access to those products and to insurers being able to sell those products. Good efficiency in this area is strong support for the department's overall effort to attract insurers to the state. New laws, rules and regulations, as well as the policy form matrix and better-trained personnel have all contributed to improvements in this area.**

PROGRAM B – MARKET COMPLIANCE
FORMS REVIEW/APPROVAL P&C
OBJECTIVE I.8 KEY - To pre-approve/disapprove all Property & Casualty contract/policy forms within an average of thirty days.
Number 13939 – KEY – Average number of days to process P&C contract/policy forms

Type, Level	**Efficiency – KEY**
Rationale	**This indicator measures the time required to process P&C contract/policy forms.**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Forms Approval Division – P&C**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Rachelle Carter, Director, Forms Review – P&C; Phone: 225 219-5100;Email rcarter@ldi.state.la.us**

PROGRAM B – MARKET COMPLIANCE
FORMS REVIEW - P&C
OBJECTIVE I.8 KEY - To pre-approve/disapprove all Property & Casualty contract/policy forms within an average of thirty days.

Number 13940 KEY Percentage of P&C contract/policy forms approved.

Type, Level	Outcome –KEY
Rationale	This indicator measures the percentage of contract/policy forms approved.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Forms Review Division –P&C
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Rochelle Carter, Director, Forms Review –P&C; Phone: 225 219-5100; Email rcarter@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
FORMS REVIEW -P&C
OBJECTIVE I.8 KEY - To pre-approve/disapprove all Property & Casualty contract/policy forms within an average of thirty days.

Number 13942 – GENERAL – Number of P&C contract/policy forms received

Type, Level	Input –GENERAL
Rationale	This indicator measures the number of P&C contract/policy forms received.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Forms Approval Division -P&C
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Rochelle Carter, Director, Forms Review – P&C; Phone: 225 219-5100; Email rcarter@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
FORMS REVIEW –P&C
OBJECTIVE I.8 KEY - To pre-approve/disapprove all Property & Casualty contract/policy forms within an average of thirty days.
Number 13943 GENERAL – Number of P&C contract/policy forms processed

Type, Level	Output –GENERAL
Rationale	This indicator measures the number of P&C contract/policy forms processed.
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Forms Approval Division –P&C
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Rochelle Carter, Director, Forms Review – P&C; Phone: 225 219-5100; Email rcarter@ldi.state.la.us

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
OFFICE OF PROPERTY & CASUALTY
RATE AND RULE DIVISION

GOAL I **Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed**

OBJECTIVE I.10 SUPPORTING - **Through the Rate and Rule division of the Office of Property & Casualty, to provide necessary preparatory activities for rate and rule change submissions that require action by the LIRC (Louisiana Insurance Rating Commission) and/or by the department (under file and use rate filings do not require action/approval by LIRC, but the department performs actuarial and other review on these items).**

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.10.1 **Develop and distribute instructions for industry to follow in preparing rate/rule filings for submission.**
I.10.2 **Increase the use of automated tracking for rate/rule filings to determine turn-around times whether acted upon by LIRC or by the department**

Performance Indicators:

13945	**SUPPORTING**	**Average number of days from receipt of filing/submission by Office of Property & Casualty staff to placement on rating commission agenda or referral to Office of Property & Casualty Staff.**
13949	**SUPPORTING**	**Average number of days from receipt of filing/submission by actuary from Office of Property & Casualty support staff to actuary's recommendation**
20282	**SUPPORTING**	**Average number of days from receipt of rate filing/submission to completion of review by DOI**
974	**GENERAL**	**Total written premiums (property, casualty, surety and inland marine) subject to regulation by DOI in $billions**
NEW	**GENERAL**	**Total premiums written (property, casualty, surety & inland marine)classified as surplus lines**
NEW	**GENERAL**	**Total written premiums (property, casualty, surety & inland marine) classified as residual market**
971	**GENERAL**	**Number of submissions reviewed by actuary**

972 GENERAL Average percentage change in rates at fiscal year end
NEW GENERAL Average requested percentage change in rates at fiscal year end.

Explanatory Notes: **Changes in the laws governing insurance rate/rule approval over the last few years have led to flexible rating and use and file. The LIRC no longer acts upon all rate/rule changes in the state. All changes are reviewed by the department's actuarial staff and appropriate action taken as a result of the actuary's recommendations. OPAC Rate and Rule division personnel perform preparatory, review and support services to the LIRC and to the department's actuarial staff.**

PROGRAM B – MARKET COMPLIANCE
RATE AND RULE
OBJECTIVE I.10 SUPPORTING - **Through the Rate and Rule division of the Office of Property & Casualty, to provide necessary preparatory activities for rate and rule change submissions that require action by the LIRC (Louisiana Insurance Rating Commission) and/or by the department (under file and use rate filings do not require action/approval by LIRC, but the department performs actuarial and other review on these items).**
Number 13945 SUPPORTING – Average number of days from receipt of filing/submission by Office of Property & Casualty staff to its placement on Insurance Rating commission agenda

Type, Level	Output –SUPPORTING
Rationale	This indicator measures the number of days from receipt of a filing/submission to its placement on the rating commission agenda
Use	This indicator will be used internally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Rate and Rule Division
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Linda Gonzales, Director, Rate and Rule; Phone: 225 342-1254; Email lgonzales@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
RATE AND RULE
OBJECTIVE I.10 SUPPORTING - Through the Rate and Rule division of the Office of Property & Casualty, to provide necessary preparatory activities for rate and rule change submissions that require action by the LIRC (Louisiana Insurance Rating Commission) and/or by the department (under file and use rate filings do not require action/approval by LIRC, but the department performs actuarial and other review on these items).
Number 13949 SUPPORTING – Average number of days from receipt of filing/submission by actuary from Office of Property & Casualty support staff to actuary's recommendation

Type, Level	Output –SUPPORTING
Rationale	This indicator measures the number of days from receipt of a filing/submission by actuary to actuary's recommendation
Use	This indicator will be used internally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Rate and Rule Division
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Rich Piazza Actuary, Rate and Rule; Phone: 225 342-4689; Email rpiazza@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
RATE AND RULE
OBJECTIVE I.10 SUPPORTING - Through the Rate and Rule division of the Office of Property & Casualty, to provide necessary preparatory activities for rate and rule change submissions that require action by the LIRC (Louisiana Insurance Rating Commission) and/or by the department (under file and use rate filings do not require action/approval by LIRC, but the department performs actuarial and other review on these items).
Number 20282 SUPPORTING – Average number of days from receipt of rate filing/submission to completion of review by DOI.

Type, Level	Output –SUPPORTING
Rationale	This indicator measures the number of days it takes DOI to complete review of a filing/submission
Use	This indicator will be used internally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Rate and Rule Division
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Linda Gonzales, Director, Rate and Rule; Phone: 225 342-1254; Email lgonzales@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
RATE AND RULE
OBJECTIVE I.10 SUPPORTING - Through the Rate and Rule division of the Office of Property & Casualty, to provide necessary preparatory activities for rate and rule change submissions that require action by the LIRC (Louisiana Insurance Rating Commission) and/or by the department (under file and use rate filings do not require action/approval by LIRC, but the department performs actuarial and other review on these items).
Number 974 GENERAL – Total written premiums (property, casualty surety and inland marine) subject to regulation by DOI in $ billions

Type, Level	Input –GENERAL
Rationale	This indicator measures the amount of premiums (property, casualty, surety and inland marine) regulated by DOI.
Use	This indicator will be used internally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Statistics and Data Management Division
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Linda Gonzales, Director, Rate and Rule; Phone: 225 342-1254; Email lgonzales@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
RATE AND RULE
OBJECTIVE I.10 SUPPORTING - Through the Rate and Rule division of the Office of Property & Casualty, to provide necessary preparatory activities for rate and rule change submissions that require action by the LIRC (Louisiana Insurance Rating Commission) and/or by the department (under file and use rate filings do not require action/approval by LIRC, but the department performs actuarial and other review on these items).
Number NEW GENERAL – Total premiums written (property, casualty, surety & inland marine) classified as surplus lines

Type, Level	Output –GENERAL
Rationale	This indicator measures total premiums written by surplus lines companies in the state
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Rate and Rule Division
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Linda Gonzales, Director, Rate and Rule; Phone: 225 342-1254; Email lgonzales@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
RATE AND RULE
OBJECTIVE I.10 SUPPORTING - Through the Rate and Rule division of the Office of Property & Casualty, to provide necessary preparatory activities for rate and rule change submissions that require action by the LIRC (Louisiana Insurance Rating Commission) and/or by the department (under file and use rate filings do not require action/approval by LIRC, but the department performs actuarial and other review on these items).
Number NEW GENERAL – Total premiums written (property, casualty, surety & inland marine) classified as residual market

Type, Level	Output –GENERAL
Rationale	This indicator measures total premiums written by the residual market companies in the state
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Rate and Rule Division
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Linda Gonzales, Director, Rate and Rule; Phone: 225 342-1254; Email lgonzales@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
RATE AND RULE
OBJECTIVE I.10 SUPPORTING - Through the Rate and Rule division of the Office of Property & Casualty, to provide necessary preparatory activities for rate and rule change submissions that require action by the LIRC (Louisiana Insurance Rating Commission) and/or by the department (under file and use rate filings do not require action/approval by LIRC, but the department performs actuarial and other review on these items).
Number 971 GENERAL– Number of submissions reviewed by actuary

Type, Level	Output –GENERAL
Rationale	This indicator measures the number rate filings/submissions reviewed by actuary.
Use	This indicator will be used internally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Rate and Rule Division
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Rich Piazza, Actuary, Rate and Rule; Phone: 225 342-4689; Email rpiazza@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
RATE AND RULE
OBJECTIVE I.10 SUPPORTING - Through the Rate and Rule division of the Office of Property & Casualty, to provide necessary preparatory activities for rate and rule change submissions that require action by the LIRC (Louisiana Insurance Rating Commission) and/or by the department (under file and use rate filings do not require action/approval by LIRC, but the department performs actuarial and other review on these items).
Number 972 GENERAL– Average percentage change in rates at fiscal year end

Type, Level	Output –GENERAL
Rationale	This indicator measures average percentage change in rates at fiscal year end.
Use	This indicator will be used internally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Rate and Rule Division
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Rich Piazza, Actuary, Rate and Rule; Phone: 225 342-4689; Email rpiazza@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
RATE AND RULE
OBJECTIVE I.10 SUPPORTING - Through the Rate and Rule division of the Office of Property & Casualty, to provide necessary preparatory activities for rate and rule change submissions that require action by the LIRC (Louisiana Insurance Rating Commission) and/or by the department (under file and use rate filings do not require action/approval by LIRC, but the department performs actuarial and other review on these items).
Number NEW GENERAL– Average requested percentage change in rates at fiscal year end

Type, Level	**Output –GENERAL**
Rationale	**This indicator measures average percentage change in rates at fiscal year end.**
Use	**This indicator will be used internally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Rate and Rule Division**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Rich Piazza, Actuary, Rate and Rule; Phone: 225 342-4689; Email rpiazza@ldi.state.la.us**

AUTOMOBILE INSURANCE COSTS AND FACTORS AFFECTING THEM
LOUISIANA COMPARED TO NATIONWIDE

LOUISIANA RANKING	ITEM	COST
6TH	Combined Average Premium	$962.07
10TH	Liability Average Premium	$520.94
6TH	Collision Average Premium	$284.44
14TH	Comprehensive Average Premium	$156.69
9TH	Average Repair Cost per Claim	$1,979.41
11TH	Vehicle Thefts per 1000 Vehicles	682
14TH	Costs of Hospital Inpatient Days	$3,361,008
7TH	Costs of Outpatient Visits	$10,207,145
18TH	Hospital Expenses	$5,814,898,610

Combined premium would be the combination of liability, collision and comprehensive premiums
Liability coverages pay for the damage or injury you cause to someone else
Collision coverage pays for damage to your vehicle as a result of a collision
Comprehensive coverage pays for damage to your vehicle from causes other than collision (such as broken glass, damage by animals, etc.)

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
OFFICE OF HEALTH INSURANCE
QUALITY MANAGEMENT DIVISION – CONSUMER COMPLAINTS

GOAL I Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed

OBJECTIVE I.11 KEY - Through the Quality Management Division of the Office of Health Insurance, to investigate to conclusion consumer health-insurance related complaints.

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.11.1 Increase the depth of experience and training among personnel through increased training and monitoring of newer examiners by more experienced examiners.

Performance Indicators:

987	**KEY**	**Number of days to investigate to conclusion a consumer health complaint**
989	**KEY**	**Amount of claim payments and/or premium refunds recovered for health coverage complainants**
6424	**GENERAL**	**Number of health complaints received**
6425	**GENERAL**	**Number of health complaint investigations concluded**

Explanatory Note: Health complaints are handled by three separate divisions of the Office of Health Insurance – Quality Management handles complaints involving major medical and excess/stop loss insurance and compliance with state and federal HIPAA laws;
Supplemental Health Plans handles complaints involving limited benefit insurance plans and federal Medicare programs; the Quality Assurance division handles complaints involving compliance with state and federal laws governing medical necessity, appeals and prompt payment of major medical insurance claims. A breakdown of the number of each type of complaint handled will be provided as a footnote each year in the operational plan. A consumer complaint may or may not result in a claim payment or premium refund from the insurer or producer, depending on the facts of the matter giving rise to the complaint. Complaints are investigated to determine whether the insurer or producer performed in compliance with the law and the terms and conditions of the policy. A consumer may expect payment for an item not covered by the policy or may not be happy with the way the claim was handled, but the company or producer may have acted properly and within the law.

PROGRAM B – MARKET COMPLIANCE
CONSUMER COMPLAINTS- HEALTH
OBJECTIVE I.11 KEY - Through the Quality Management Division of the Office of Health Insurance, to investigate to conclusion consumer health-insurance related complaints
Number 987 KEY – Number of days to investigate to conclusion a consumer health complaint

Type, Level	Efficiency KEY
Rationale	This indicator measures the number of days it takes to investigate to conclusion a consumer health complaint
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Quality Management Division, Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Charlene Rhodes, Quality Management Division; Phone: 225 219-4776; Email -crhodes@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
CONSUMER COMPLAINTS - HEALTH
OBJECTIVE I.11 KEY - Through the Quality Management Division of the Office of Health Insurance, to investigate to conclusion consumer health-insurance related complaints
Number 989 KEY – Amount of claim payments and/or premium refunds recovered for complainants

Type, Level	Outcome –KEY
Rationale	This indicator measures the amount recovered for health complainants
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Quality Management Division, Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Charlene Rhodes, Quality Management Division; Phone: 225 219-4776; Email: crhodes@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
CONSUMER COMPLAINTS - HEALTH
OBJECTIVE I.11 KEY - Through the Quality Management Division of the Office of Health Insurance, to investigate to conclusion consumer health-insurance related complaints
Number 6424 GENERAL –Number of Health complaints received

Type, Level	Input-GENERAL
Rationale	This indicator measures the number of health complaints received
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Quality Management Division, Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Charlene Rhodes, Quality Management Division; Phone: 225 219-4776; Email: crhodes@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
CONSUMER COMPLAINTS - HEALTH
OBJECTIVE I.11 KEY - Through the Quality Management Division of the Office of Health Insurance, to investigate to conclusion consumer health-insurance related complaints
Number 6425 GENERAL – Number of health complaint investigations concluded

Type, Level	**Output –GENERAL**
Rationale	**This indicator measures the number of health complaint investigations concluded**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Quality Management Division, Office of Health**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Charlene Rhodes, Quality Management Division; Phone: 225 219-4776; Email: crhodes@ldi.state.la.us**

-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
OFFICE OF HEALTH INSURANCE
FORMS REVIEW/APPROVAL

GOAL I **Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed**

OBJECTIVE I.9 KEY - **Through the Forms Review division within the Office of Health Insurance, to pre-approve or disapprove all contract forms rates and advertising within an average of thirty days**

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.12.1 **Increase the expertise and knowledge among personnel through increased training and monitoring of newer examiners by more experienced examiners.**

Performance Indicators:

12990	**KEY**	**Average number of days to process Health contract/policy forms, advertising and rates**
985	**KEY**	**Percentage of Health contract/policy forms, advertising and rates approved**
986	**GENERAL**	**Number of health insurance contract/policy forms, advertising and rates received**
10212	**GENERAL**	**Number of health insurance contract/policy forms, advertising and rates processed**

Explanatory Notes: **All contract/policy forms must be reviewed and approved by DOI before they can be offered for sale in the state. Delays in the process can result in consumers not having access to new products and to insurers being able to sell new products. Efficiency in this area is strong support for the department's overall effort to attract insurers to the state. New laws, rules and regulations, as well as the policy form matrix and better-trained personnel have all contributed to improvements in this area. The Office of Health approves rates and advertising in addition to contract/policy forms.**

PROGRAM B – MARKET COMPLIANCE
FORMS REVIEW/APPROVAL - HEALTH
OBJECTIVE I.9 KEY - Through the Forms Review division within the Office of Health Insurance, to pre-approve or disapprove all contract forms rates and advertising for use by consumers
Number 12290 KEY – Average number of days to process health contract/policy forms advertising and rates

Type, Level	**Efficiency –KEY**
Rationale	**This indicator measures the number days to approve health contract/policy forms, advertising and rates**
Use	**This indicator will be used internally and externally.**
Clarity	**The indicator is clear as to its meaning.**
Validity, Reliability, Accuracy	**The indicator is valid, reliable and accurate.**
Data Source, Collection and Reporting	**The records of the Office of Health**
Calculation Methodology	**Standard**
Scope	**The indicator is aggregated.**
Caveats	**None**
Responsible Person	**Tom Portier, Director, Forms Review/Approval Health; Phone: 225 219-4771; Email tportier@ldi.state.la.us**

PROGRAM B – MARKET COMPLIANCE
FORMS REVIEW/APPROVAL - HEALTH
OBJECTIVE I.9 KEY - Through the Forms Review division within the Office of Health Insurance, to pre-approve or disapprove all contract forms rates and advertising for use by consumers

Number 985 KEY Percentage of health contract/policy forms advertising and rates approved

Type, Level	Efficiency –KEY
Rationale	This indicator measures the percentage of health contract/policy forms advertising and rates approved
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Quality Management Division, Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Tom Portier, Director, Forms Review/Approval; Health – Phone: 225 219-4771; Email tportier@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
FORMS REVIEW/APPROVAL - HEALTH
OBJECTIVE I.9 KEY - Through the Forms Review division within the Office of Health Insurance, to pre-approve or disapprove all contract forms rates and advertising for use by consumers

Number 986 GENERAL – Number of health contract/policy forms advertising and rates received

Type, Level	Input –GENERAL
Rationale	This indicator measures the number of health contract/policy forms, advertising and rates received
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Tom Portier, Director, Forms Review/Approval – Health; Phone: 225 219-4771; Email tportier@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
FORMS REVIEW/APPROVAL - HEALTH
OBJECTIVE I.9 KEY - Through the Forms Review division within the Office of Health Insurance, to pre-approve or disapprove all contract forms rates and advertising for use by consumers

Number 10212 GENERAL – Number of health contract/policy forms, advertising and rates processed

Type, Level	Output –GENERAL
Rationale	This indicator measures the number of health contract/policy forms, advertising and rates processed
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Tom Portier, Director, Forms Review/Approval - Health; Phone: 225 219-4771; Email – tportier@ldi.state.la.us

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
OFFICE OF HEALTH INSURANCE
MEDICAL NECESSITY REVIEW ORGANIZATION (MNRO)

GOAL I **Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed**

OBJECTIVE I.13 KEY - Through the Quality Assurance Division, Medical Necessity Review Organization (MNRO) section, to review licensing applications and filings (new and renewal) for MNROs and perform statutory examinations.

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.13.1 **Increase the expertise and knowledge among personnel through increased training and monitoring of newer examiners by more experienced examiners.**

Performance Indicators:

14038	KEY	Number of MNROs to be examined per statutory examination schedule (desk examinations)
14044	KEY	Number of MNROs examined
12134	GENERAL	Number of MNRO filings and applications – new and renewal – received
12147	GENERAL	Number of MNRO filings and applications – new and renewal – processed

Explanatory Notes: **MNROs must, by statute, be examined no less frequently than once every three years, beginning in fiscal 2003/04. Complaints or other indications of problems may lead to examination of an MNRO earlier than its scheduled examination date. Exit examinations may also occur earlier than the scheduled examination date.**

PROGRAM B – MARKET COMPLIANCE
MNRO - HEALTH
OBJECTIVE I.13 KEY - Through the Quality Assurance Division, Medical Necessity Review Organization (MNRO) section, to review licensing applications and filings (new and renewal) for MNROs and perform statutory examinations.

Number 14038 KEY Number of MNROs to be examined per statutory examination schedule (desk examination)

Type, Level	Input –KEY
Rationale	This indicator measures the number of MNROs to be examined
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Cheryl Gordon, MNRO; Health; Phone: 225 219-9524; Email Cgordon@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
MNRO - HEALTH
OBJECTIVE I.13 KEY - Through the Quality Assurance Division, Medical Necessity Review Organization (MNRO) section, to review licensing applications and filings (new and renewal) for MNROs and perform statutory examinations.
Number 14044 KEY – Number of MNROs examined

Type, Level	Output –KEY
Rationale	This indicator measures the number of MNROs examined
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Cheryl Gordon, MNRO, Health; Phone: 225 219-9524; Email – Cgordon@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
MNRO - HEALTH
OBJECTIVE I.13 KEY - Through the Quality Assurance Division, Medical Necessity Review Organization (MNRO) section, to review licensing applications and filings (new and renewal) for MNROs and perform statutory examinations.

Number 12134 GENERAL – Number of MNRO filings and applications (new and renewal) received

Type, Level	Input –GENERAL
Rationale	This indicator measures the number of MNRO filings and applications received
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Cheryl Gordon, MNRO, Health; Phone: 225 219 9524; Email: Cgordon@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
MNRO - HEALTH
OBJECTIVE I.13 KEY - Through the Quality Assurance Division, Medical Necessity Review Organization (MNRO) section, to review licensing applications and filings (new and renewal) for MNROs and perform statutory examinations.
Number 12147 GENERAL – Number of MNRO filings and applications (new and renewal) processed

Type, Level	Output –GENERAL
Rationale	This indicator measures the number of MNRO filings and applications (new and renewal) processed
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Cheryl Gordon, MNRO, Health; Phone: 225 219-9524; Email - Cgordon@ldi.state.la.us

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
OFFICE OF HEALTH INSURANCE
SENIOR HEALTH INSURANCE INFORMATION PROGRAM (SHIIP)

GOAL I Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed

OBJECTIVE I.4 SUPPORTING - To assist senior citizens with awareness of health insurance programs available to them.

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.14.1 Increase the awareness of the program through presentations at fairs, meetings, etc. across the state and through home site visits.

Performance Indicators:

995	**SUPPORTING**	**Estimated savings to counseled senior health clients**
12125	**SUPPORTING**	**Number of seniors receiving services (telephone, home site, at fairs, group presentations, etc.)**
999	**GENERAL**	**Number of senior health group presentations provided**
996	**GENERAL**	**Number in attendance at senior health group presentations**
17795	**GENERAL**	**Number of senior health volunteer counselor training sessions conducted**
1000	**GENERAL**	**Number of senior health publications distributed**

Explanatory Notes: SHIIP (Senior Health Insurance Information Program) is funded by a federal grant. Savings to seniors are calculated using a formula developed by the Federal Health Care Financing Administration (HCFA). Savings may result when assistance leads to the percentage not covered by Medicare being counted, or a client learning that he/she is eligible for other programs that can lead to Medicaid paying deductible, premiums or co-payments, or in determining the best supplemental or Medicare HMO coverage for the client's needs. Savings, if any, depend upon the situation of the individual senior being counseled.

PROGRAM B – MARKET COMPLIANCE
SHIIP - HEALTH
OBJECTIVE I.4 SUPPORTING - Through the Senior Health Insurance Information Program (SHIIP) to provide services and information about insurance and related subjects – Medicare, for example, to senior citizens throughout the state.
Number 995 SUPPORTING – Estimated savings to counseled senior health clients

Type, Level	Outcome –SUPPORTING
Rationale	This indicator measures the amount of savings to counseled senior health clients
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Alan Heumann, Director, SHIIP; Phone: 225 342-6334; Email – Aheumann@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
SHIIP – HEALTH
OBJECTIVE I.4 SUPPORTING - Through the Senior Health Insurance Information Program (SHIIP) to provide services and information about insurance and related subjects – Medicare, for example, to senior citizens throughout the state.

Number 12125 SUPPORTING – Number of seniors receiving services (telephone home site, at fairs, group presentations, etc.)

Type, Level	Input –SUPPORTING
Rationale	This indicator measures the number of seniors receiving services from SHIIP
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	‘ Alan Heumann, Director, SHIIP – Health; Phone: 225 342-6334; Email – Aheumann@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE

SHIIP - HEALTH
OBJECTIVE I.4 SUPPORTING - Through the Senior Health Insurance Information Program (SHIIP) to provide services and information about insurance and related subjects – Medicare, for example, to senior citizens throughout the state.
Number 999 GENERAL – Number of senior health group presentations provided

Type, Level	Output –GENERAL
Rationale	This indicator measures the number of group presentations provided
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	‘Alan Heumann, Director, SHIIP- Health; Phone: 225 342-6334; Email Aheumann@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE

SHIIP- HEALTH

OBJECTIVE I.4 SUPPORTING - Through the Senior Health Insurance Information Program (SHIIP) to provide services and information about insurance and related subjects – Medicare, for example, to senior citizens throughout the state.

Number 996 GENERAL – Number in attendance at senior health group health presentations

Type, Level	Output –GENERAL
Rationale	This indicator measures the number in attendance at group health presentations
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Alan Heumann, Director, SHIIP- Health; Phone: 225 342-6334; Email Aheumann@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
SHIIP - HEALTH
OBJECTIVE I.4 SUPPORTING - Through the Senior Health Insurance Information Program (SHIIP) to provide services and information about insurance and related subjects – Medicare, for example, to senior citizens throughout the state.
Number 17795 GENERAL – Number of senior health volunteer counselor training sessions conducted

Type, Level	Output –GENERAL
Rationale	This indicator measures the number volunteer counselor training sessions conducted
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Alan Heumann, Director, SHIIP- Health; Phone: 225 342-6334; E-mail - Aheumann@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
SHIIP - HEALTH
OBJECTIVE I.4 SUPPORTING - Through the Senior Health Insurance Information Program (SHIIP) to provide services and information about insurance and related subjects – Medicare, for example, to senior citizens throughout the state.
Number 1000 GENERAL – Number of senior health publications distributed

Type, Level	Output –GENERAL
Rationale	This indicator measures the number of senior health publications distributed
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Health
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Alan Heumann, Director, SHIIP- Health; Phone: 225 342-6334; Email – Aheumann@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
GENERAL INFORMATION

PERSONS NOT COVERED BY HEALTH INSURANCE IN LOUSIANA 2000

Item	LOUISIANA 2000 POPULATION 4,469,790	LOUISIANA 2001 POPULATION 4,469,430
Percent of population not covered by health insurance	19.1%	19.3%
Number of persons not covered by health insurance	810,000	845,000
Percent of children not covered by health insurance	15.7%	12.7%
Percentage of population covered by government health insurance	30.9%	31%
State Children's Health Insurance Program (LACHIP) enrollment		74,407
Medicaid cost per recipient		$5,218
Medicaid expenditures*		4,309,670,892
Percentage of Louisiana population covered by military health insurance	4.4%	6%
Percentage of population enrolled in Medicaid	16.2%	13.5%
Percentage of population covered by private health insurance	62.7%	

* Total Medicaid expenditures for the United States in 2001 - $228,038,957,366

Source: Health Care State Rankings 2003 by Morgan Quitno Corp., Lawrence, Kansas

ENROLLMENT IN HEALTH MAINTENANCE ORGANIZATIONS (HMOs) IN LOUISIANA - 2000 vs 2002

	LOUISIANA 2000	LOUISIANA 2002
Number of enrollees in HMOs	695,583	626,780
Percentage of population enrolled in HMOs	15.6%	14%
Percentage of insured population enrolled in HMOs	20.3%	17.7%

04-165 DEPARTMENT OF INSURANCE/COMMISSIONER OF INSURANCE
PROGRAM B – MARKET COMPLIANCE
OFFICE OF RECEIVERSHIPS

GOAL I Regulate the insurance industry in the state (licensing of producers and insurers; serve as advocate for insurance consumers) by enforcing existing laws fairly and consistently, and propose new laws as needed

OBJECTIVE I.15 KEY - Through the Office of Receivership, to bring to court-approved closure all estates of companies in receivership at the beginning of FY 2001 by the end of FY 2008, and to bring to court-approved closure within 5 years of their being placed in receiverships, estates of all companies placed in receivership after July 1, 2001.

Louisiana Vision 2020 Link: Objective I.8 To improve the efficiency and accountability of government agencies
Children's Budget Link: N/A
Human Resources Policies Beneficial to Women and Children: N/A
Other Links (TANF, Tobacco Settlement, Workforce Development Commission, Others) – N/A

Strategic Objectives:

I.15.1 Manage the estates of companies in receivership through liquidation of assets and court-approved closure.

Performance Indicators:

904	KEY	Number of companies brought to final closure
908	KEY	Total recovery of assets from liquidated companies
12273	GENERAL	Number of companies in receivership at beginning of fiscal year
21776	GENERAL	Number of companies brought to final, court-approved closure during fiscal year

Explanatory Notes: Recovered assets of companies in receivership go to the companies' creditors, two of which are the Louisiana Insurance Guaranty Association (LIGA) and the Louisiana Life and Health Insurance Guaranty Association (LHIGA). Neither the Department of Insurance nor the State General Fund receives any monies from the recovered assets of these companies. All final closures must be court-approved.

PROGRAM B – MARKET COMPLIANCE
RECEIVERSHIPS
OBJECTIVE I.15 KEY - Through the Office of Receivership, to bring to court-approved closure all estates of companies in receivership at the beginning of FY 2001 by the end of FY 2008, and to bring to court-approved closure within 5 years of their being placed in receiverships, estates of all companies placed in receivership after July 1, 2001.
Number 904 KEY – Number of companies brought to final closure

Type, Level	Output –KEY
Rationale	This indicator measures the number of companies brought to final closure
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Receiverships
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Barry Karns, Office of Receivership; Phone: 225 9290-6300; Email – Bkarns@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
RECEIVERSHIPS
OBJECTIVE I.15 KEY - Through the Office of Receivership, to bring to court-approved closure all estates of companies in receivership at the beginning of FY 2001 by the end of FY 2008, and to bring to court-approved closure within 5 years of their being placed in receiverships, estates of all companies placed in receivership after July 1, 2001.
Number 908 KEY – Total recovery of assets from liquidated companies

Type, Level	Output –KEY
Rationale	This indicator measures the amount of assets recovered from liquidated companies
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Receivership
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Barry Karns, Office of Receivership; Phone: 225 929-6300; Email – Bkarns@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
RECEIVERSHIPS
OBJECTIVE I.15 KEY - Through the Office of Receivership, to bring to court-approved closure all estates of companies in receivership at the beginning of FY 2001 by the end of FY 2008, and to bring to court-approved closure within 5 years of their being placed in receiverships, estates of all companies placed in receivership after July 1, 2001.
Number 12273 GENERAL – Number of companies in receivership at beginning of fiscal year

Type, Level	Output –GENERAL
Rationale	This indicator measures the companies in receivership at the beginning of the fiscal year
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Receivership
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Barry Karns, Office of Receivership; Phone: 225 929-6300; Email – Bkarns@ldi.state.la.us

PROGRAM B – MARKET COMPLIANCE
RECEIVERSHIPS
OBJECTIVE I.15 KEY - Through the Office of Receivership, to bring to court-approved closure all estates of companies in receivership at the beginning of FY 2001 by the end of FY 2008, and to bring to court-approved closure within 5 years of their being placed in receiverships, estates of all companies placed in receivership after July 1, 2001.
Number 21776 GENERAL – Number of companies brought to final, court-approved closure during fiscal year

Type, Level	Outcome –GENERAL
Rationale	This indicator measures the number of companies brought to final ,court-approved closure during the fiscal year
Use	This indicator will be used internally and externally.
Clarity	The indicator is clear as to its meaning.
Validity, Reliability, Accuracy	The indicator is valid, reliable and accurate.
Data Source, Collection and Reporting	The records of the Office of Receivership
Calculation Methodology	Standard
Scope	The indicator is aggregated.
Caveats	None
Responsible Person	Barry Karns, Office of Receivership; Phone; 225 929-6300; Email - Bkarns@ldi.state.la.us