



**LOUISIANA  
DEPARTMENT OF  
INSURANCE**

# How Can We Help You?

Tim Temple  
Commissioner of Insurance



## What is the Louisiana Department of Insurance?

The Louisiana Department of Insurance (LDI) is a state agency created by the Louisiana Legislature and headed by a statewide elected commissioner of insurance. One of the major functions of the department is to make sure you get the insurance coverage you are paying for. The department constantly monitors and regulates the insurance industry to make certain your insurance will be there when you need it.

## How does the department regulate the insurance industry?

The licensing process is the key way the department regulates insurers. To write insurance in the state, an insurance company must file an application with the LDI requesting permission to write specific kinds of insurance under specific guidelines. Background checks are done on the people involved in the company to make sure they meet the high standards the department has set for the insurance industry.

The **Office of Licensing** for the Louisiana Department of Insurance takes care of licensing both companies and agents. To remain in business, companies must file quarterly and annual reports for review by the department.

## When do I contact the Department of Insurance?

- To verify information about an insurance company or producer.
- When you have a problem or question you can't resolve with an insurance producer or company. Each year, the department assists consumers in receiving additional insurance payments.
- To report insurance fraud.

The Louisiana Department of Insurance is tasked with balancing the needs of insurance consumers with the insurance industry's need to operate competitively. The LDI works diligently to protect the interest of policyholders while promoting a flourishing insurance market that benefits all residents and businesses in the great state of Louisiana. It is our mission to make sure insurance is available, affordable and accountable in Louisiana, and every action I take as Commissioner is targeted at achieving those goals.

As part of that mission, the LDI creates publications to provide consumers, the insurance industry, and other stakeholders with educational information about insurance-related matters in Louisiana.

I hope you find this publication informative, and I encourage you to contact us with questions or concerns at 1-800-259-5300 or [ldi.la.gov](http://ldi.la.gov).

Sincerely,

Tim Temple,  
Commissioner  
of Insurance



## Who at the department can help me?

### Consumer Complaint Division

Part of the Office of Consumer Services, the Consumer Complaint Division investigates complaints with an unbiased perspective to determine whether the insurer or producer performed in compliance with the law and with the terms and conditions of the policy. The division works with other offices in the department to answer questions, assist with complaints, and report to the appropriate official the violation of any rules, regulations or laws by entities regulated by the department.

The Consumer Complaint Division can also help you with auto and property insurance questions, as well as with other areas such as health, life and long-term care insurance policy questions.

### Office of Consumer Advocacy and Diversity

Providing educational and informational programs and presentations, staff from Consumer Advocacy and Diversity frequently participate in events and speaking engagements across Louisiana to explain the services and resources available through the department.

### Division of Diversity and Opportunity

Also housed within the Office of Consumer Advocacy and Diversity, the Division of Diversity and Opportunity assists small, minority, and disadvantaged insurance agents, producers and individuals by providing support and education.

### Louisiana Senior Health Information Program (LaSHIP)

LaSHIP staff can help you with questions you or your family have about Medicare and senior-related health insurance issues, including the Medicare Prescription Drug Program.

## Life insurance policy locator

If your family needs information on a deceased relative's life insurance policy bought in Louisiana, visit the National Association of Insurance Commissioners (NAIC) website to use the life insurance policy locator. This free online tool activates a confidential process that searches the files of all life insurance companies licensed to do business in the state to locate the policy. If a company finds the requested policy, it notifies the family. Find the locator tool at [www.naic.org](http://www.naic.org).

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## Frequently Used Phone Numbers

### General Information:

800.259.5300

### Consumer Services:

225.219.0619

### Consumer Advocacy:

225.219.4775

### Senior Health (LaSHIP):

225.342.5301

### Agents Licensing:

225.342.0860

### Company Licensing:

225.342.1251

### Insurance Rating:

225.342.5203

### Property & Casualty:

225.342.5203

### Life & Annuity:

225.342.1226

### Health:

225.219.4770

## Reporting Insurance Fraud

If you suspect that an agent or company is engaging in fraudulent activity, contact the Office of Insurance Fraud at 225.342.4956.

## Louisiana Department of Insurance

**Address:** Post Office Box 94214

Baton Rouge, Louisiana 70804-9214

**Phone:** 800.259.5300

**Fax:** 225.342.078

**Website:** [www.lidi.la.gov](http://www.lidi.la.gov)

**Email:** [public@ldi.la.gov](mailto:public@ldi.la.gov)

### LDIConnect App

