

LOUISIANA INSURANCE DEPARTMENT REVISES AND REISSUES BULLETIN 07-01 REGARDING CATASTROPHE RESPONSE PLANS

The Louisiana Insurance Department (“Department”) recently revised and reissued [Bulletin 07-01](#) to all insurers, Health Maintenance Organizations (“HMOs”) and Third Party Administrators (“TPAs”) and provided updated requirements for catastrophe response plans. Specifically, effective January 1, 2023, all insurers, HMOs and TPAs, are required to maintain a catastrophe response plan that describes how the insurer, HMO or TPA will respond to a catastrophe affecting policyholders in Louisiana.

Catastrophe response plans must be submitted to the Department no later than June 1, 2023 through the Department’s online portal. Additionally, the catastrophe response plans will be considered confidential and proprietary information subject to the protections of the Louisiana Uniform Trade Secrets Act and shall not be subject to public records disclosure or made public by the Department.

The catastrophe response plans should include the following information:

1. Emergency contact information of key or essential personnel.
2. Alternative office locations or work sites likely to be used in the event of a catastrophe
3. Procedures to address the following:
 - a. The backup, storage, retrieval, and security of records and data used to adjust claims.
 - b. The handling and processing of claims, whether prior to or subsequent to the catastrophe.
 - c. Relevant training of staff.
 - d. Communication with agents, policyholders, and subscribers, in the event of mail delivery or other communication system disruption. Procedures shall address the process for filing claims and methods for obtaining information concerning a claim.
 - e. The distribution of catastrophe claims information to policyholders or subscribers.
4. Considering the scale of the catastrophe and the number of policies issued in the affected area, the methodology for determining the following:
 - a. The approximate number of field adjusters, desk adjusters, and other administrative personnel necessary to respond to the catastrophe.
 - b. The process for timely providing claims and administrative personnel claims and administrative personnel to service policyholder and subscriber needs.
 - c. The process through which the insurer will provide logistical support for claims and administrative personnel in the area affected by the catastrophe.

To learn more about Polsinelli’s Third Party Administrator Licensing and Compliance Services practice or to contact a member of the Third Party Administrator Licensing and Compliance Services team, visit our [Third Party Administrator \(TPA\) Licensing and Compliance Services](#) page.

POLSINELLI’S THIRD PARTY ADMINISTRATOR LICENSING AND COMPLIANCE SERVICES TEAM



Jennifer Osborn
Shareholder
913.234.7472
josborn@polsinelli.com
Member of the Federation of Regulatory Counsel (“FORC”)



Steven L. Imber
Insurance Chair
913.234.7469
simber@polsinelli.com
Member of the Federation of Regulatory Counsel (“FORC”)



Zachary R. Dyer
Shareholder
816.360.4352
zdyer@polsinelli.com



Justin T. Liby
Shareholder
913.234.7427
jliby@polsinelli.com