

2022 Regular Session

SENATE RESOLUTION NO. 144

BY SENATOR BARROW

INSURANCE COMMISSIONER. Urges the Commissioner of Insurance to develop outreach initiatives to assist seniors and special needs individuals after a presidentially or gubernatorially declared disaster or emergency.

1 A RESOLUTION

2 To urge and request the Commissioner of Insurance to develop outreach initiatives to assist
3 seniors and special needs individuals to ensure they have an understanding of the
4 property damage claims process and of how an insurer is required to treat them fairly
5 and free from unfair or deceptive acts or practices that may occur after a
6 presidentially or gubernatorially declared disaster or emergency.

7 WHEREAS, policyholders have a right to be treated fairly and be free from unfair
8 or deceptive acts or practices according to R.S. 22:41(4); and

9 WHEREAS, seniors and special needs individuals need assistance in dealing with
10 the aftermath of a presidentially or gubernatorially declared disaster like hurricanes Laura,
11 Delta, Zeta, and Ida when they do not comprehend and understand the situation or they do
12 not want to bother their family or friends who are dealing with their own property damages
13 caused by the hurricanes; and

14 WHEREAS, seniors and special needs individuals can be overwhelmed with
15 understanding requirements for filing a property damage claim and are susceptible to unfair
16 treatment by an insurer; and

17 WHEREAS, the Department of Insurance has an Office of Consumer Advocacy that
18 is tasked with creating educational and informational programs and presentations regarding

