

2025 Regular Session

SENATE RESOLUTION NO. 161

BY SENATOR FOIL

INSURANCE DEPARTMENT. Requests the Department of Insurance to review whether insureds are being improperly included in claims information exchanges.

1 A RESOLUTION

2 To urge and request the Department of Insurance to ensure that Louisiana residents are not
3 being included in claims information exchanges for filing a claim when asking a
4 question related to coverage or reporting a loss.

5 WHEREAS, claims information exchanges are used by the insurance industry to help
6 inform pricing and underwriting decisions for the insurance industry; and

7 WHEREAS, claims information exchanges collect and report up to seven years of
8 homeowners' insurance claims and automobile insurance claims; and

9 WHEREAS, Louisiana law provides that an incident shall be deemed a claim only
10 when there is a demand for payment under the terms of an automobile, property, casualty,
11 or liability insurance policy; and

12 WHEREAS, Louisiana law provides that a report of a loss or question relating to
13 coverage under an automobile, property, casualty, or liability insurance policy does not
14 independently establish a claim; and

15 WHEREAS, consumers often have limited ability to verify, dispute, or correct
16 potentially inaccurate information, which may lead to unjustified premium increases or
17 coverage denials; and

18 WHEREAS, the Department of Insurance is the state regulator of the insurance

