

SENATE RESOLUTION NO. 144

BY SENATOR BARROW

A RESOLUTION

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

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

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

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

WHEREAS, the Department of Insurance has an Office of Consumer Advocacy that is tasked with creating educational and informational programs and presentations regarding how the department can assist and educate consumers like the elderly and special needs individuals.

THEREFORE, BE IT RESOLVED that the Senate of the Legislature of Louisiana does hereby urge and request the Commissioner of Insurance to study the issue on developing outreach initiatives to assist and educate seniors and special needs individuals to ensure they have an understanding of the property damage claims process and that an insurer is required to treat them fairly and free from unfair or deceptive acts or practices that may occur after a presidentially or gubernatorially declared disaster or emergency.

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PRESIDENT OF THE SENATE