# Catastrophe Response Plan User Manual

INDUSTRY ACCESS PORTAL
LOUISIANA DEPARTMENT OF INSURANCE

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# Catastrophe Response Plan

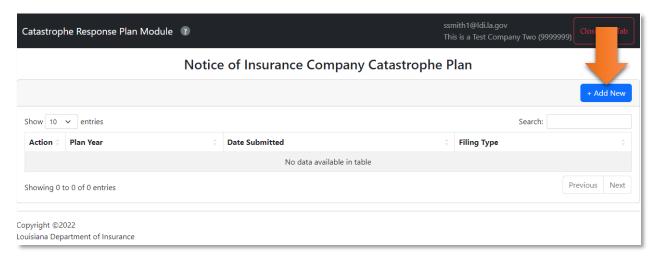
ACT 157 of the Louisiana State Legislature requires Admitted insurers in Louisiana to maintain a comprehensive catastrophe response plan. The Catastrophe Response Plan module, developed for the Louisiana Department of Insurance, allows Admitted Insurers to submit this information via the LDI's Industry Access module.

# **Initial Plan**

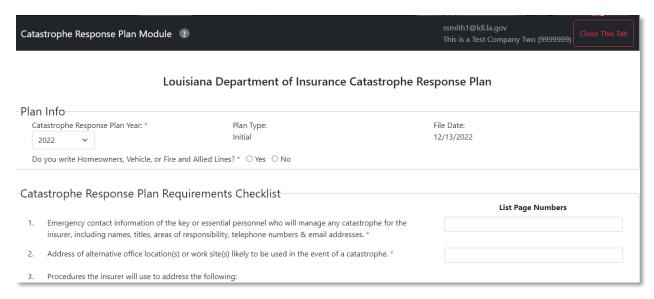
Begin the process for submitting your catastrophe response plan on the **Notice of Insurance Company Catastrophe Plan** page. The first catastrophe response plan that you submit will be an Initial Plan. Every subsequent submission will be a Supplemental Plan.

### Add New Catastrophe Response Plan

To begin, click the Add New button.



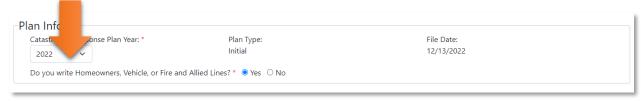
The Louisiana Department of Insurace Catastrophe Response Plan page will open. On this page, you will enter your response plan information and attach your response plan.



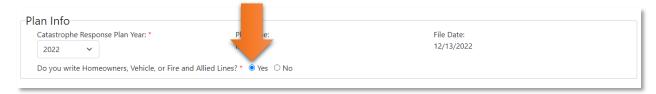
#### Plan Info

The Plan Info section displays the Plan Type and the File Date. In the Plan Info section:

Select the Catastrophe Response Plan Year.



Select if you write Homeowners, Vehicle, or Fire and Allied Lines.



# Catastrophe Response Plan Requirements Checklist

The **Catastrophe Response Plan Requirements Checklist** section contains a list of all information that must be included in your response plan. All fields are required. For each item in the checklist, enter the page number on which the information appears in your response plan.

Catastrophe Response Plan Requirements Checklist						
			List Page Numbers			
1.	Emerg	ency contact information of key or essential personnel. *	1			
2.	Alterna	ative office locations or work sites likely to be used in the event of a catastrophe. *	2			
3.	Proced	lures to address the following:				
	A.	The backup, storage, retrieval, and security of records and data used to adjust claims. *				
	В.	The handling and processing of claims, whether prior to or subsequent to the catastrophe. *	4			
	C.	Relevant training of staff. *	5			
	D.	Communication with agents, policyholders, and subscribers, in the event of mail delivery or other communication system disruption. Such communication shall address, at minimum, the process for filing a claim and the method whereby an agent, policyholder, or subscriber can obtain information concerning a claim. *	6			
	E.	The distribution of catastrophe claims information to policyholders or subscribers. $^\star$	7			
4.	<ol> <li>Considering the scale of the catastrophe and the number of policies issued in the affected area, the methodology for determining the following:</li> </ol>					
	Α.	The approximate number of field adjusters, desk adjusters, and other administrative personnel necessary to respond to the catastrophe. $^\star$	8			
	В.	The process through which the insurer will provide claims and administrative personnel to service policyholder and subscriber needs in a timely manner. *	9			
	C.	The process through which the insurer will provide logistical support for claims and administrative personnel in the area affected by the catastrophe. $^\star$	10			

#### Attach Catastrophe Response Plan

In the **Attach Catastrophe Response Plan** section, you must upload a PDF file of your catastrophe response plan. Click the *Select File* button.

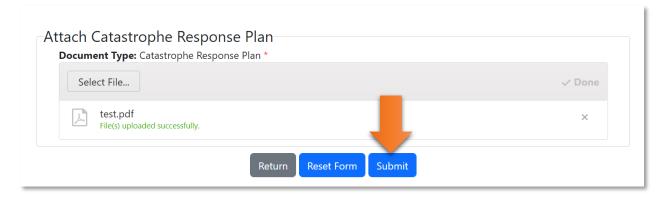


Locate the file on your device and select it. The file will appear in the grid.



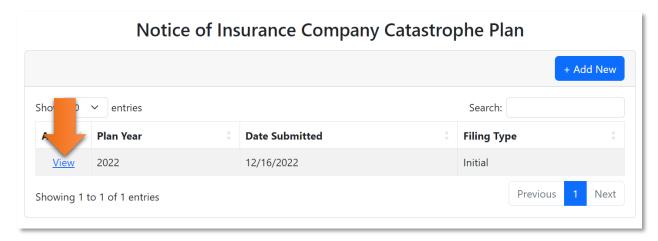
#### Submit Catastrophe Response Plan

The form is ready to be submitted once you have completed all required fields. To submit your Initial Plan, click the *Submit* button.



#### View Catastrophe Response Plan

Your Initial Plan will now appear in the grid on the **Notice of Insurance Company Catastrophe Plan** page. To view your Initial Plan in read-only mode, click the *View* button in the grid.



<u>Note:</u> If you identify any issues with your Initial Plan submission, you can submit a Supplemental Plan to correct them.

# Supplemental Plan

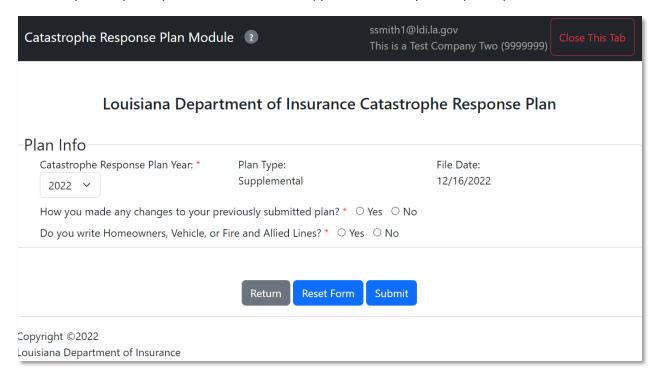
Begin the process for submitting your catastrophe response plan on the **Notice of Insurance Company Catastrophe Plan** page. After an Initial Plan has been submitted, every subsequent submission will be a Supplemental Plan.

# Add New Catastrophe Response Plan

Begin by clicking the *Add New* button.



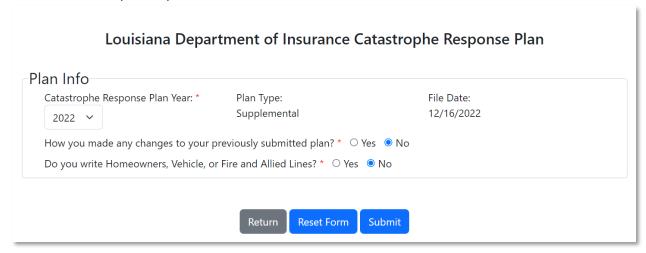
The Louisiana Department of Insurace Catastrophe Response Plan page will open. On this page, you will enter your response plan information and, if applicable, attach your response plan.



#### Plan Info

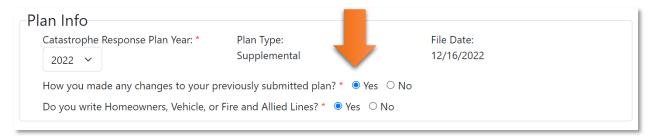
The **Plan Info** section displays the Plan Type and the File Date. In the **Plan Info** section:

Select the Catastrophe Response Plan Year.

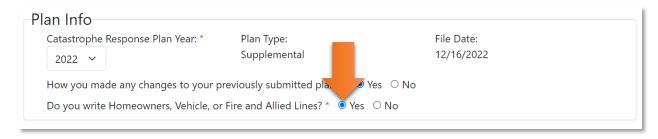


Select if you have made any changes to your previously submitted plan.

<u>Note:</u> If you select *Yes,* you will be required to update to update your Catastrophe Response Plan Requirements Checklist in the next step.



Select if you write Homeowners, Vehicle, or Fire and Allied Lines.



#### Catastrophe Response Plan Requirements Checklist

The **Catastrophe Response Plan Requirements Checklist** section is only required if you have made any changes to your previously submitted plan and selected *Yes* in the **Plan Info** section. Skip to the <u>next section</u> if this does not apply to you.

The **Catastrophe Response Plan Requirements Checklist** section contains a list of all information that must be included in your response plan. All fields are required. For each item in the checklist, enter the page number on which the information appears in your response plan.

Catastrophe Response Plan Requirements Checklist							
	·		List Page Numbers				
1.	Emerg	ency contact information of key or essential personnel. *	1				
2.	Altern	ative office locations or work sites likely to be used in the event of a catastrophe. *	2				
3.	Procedures to address the following:						
	A.	The backup, storage, retrieval, and security of records and data used to adjust claims. *	3				
	В.	The handling and processing of claims, whether prior to or subsequent to the catastrophe. *	4				
	C.	Relevant training of staff. *	5				
	D.	Communication with agents, policyholders, and subscribers, in the event of mail delivery or other communication system disruption. Such communication shall address, at minimum, the process for filing a claim and the method whereby an agent, policyholder, or subscriber can obtain information concerning a claim. *	6				
	E.	The distribution of catastrophe claims information to policyholders or subscribers. *	7				
4.	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. $^\star$	8				
	В.	The process through which the insurer will provide claims and administrative personnel to service policyholder and subscriber needs in a timely manner. *	9				
	C.	The process through which the insurer will provide logistical support for claims and administrative personnel in the area affected by the catastrophe. $^{\star}$	10				

#### Attach Catastrophe Response Plan

The **Attach Catastrophe Response Plan** section is only required if you have made any changes to your previously submitted plan and selected *Yes* in the **Plan Info** section. Skip to the <u>next section</u> if this does not apply to you.

In the **Attach Catastrophe Response Plan** section, you must upload a PDF file of your catastrophe response plan. Click the *Select File* button.

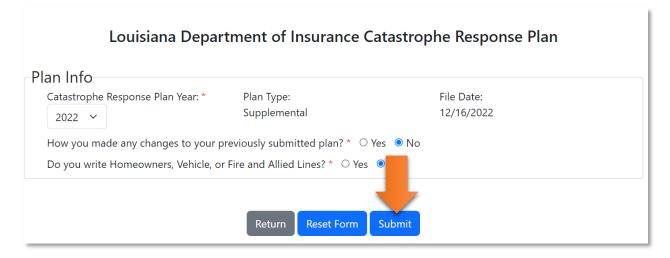


Locate the file on your device and select it. The file will appear in the grid.



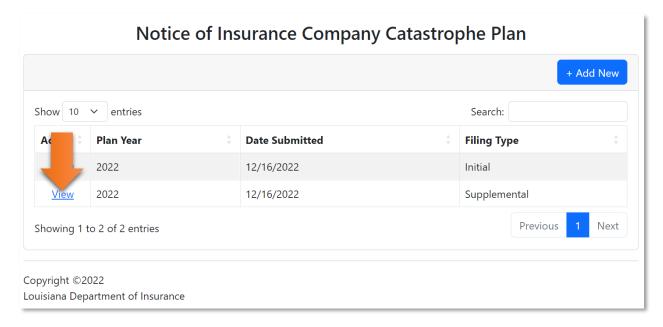
#### Submit Catastrophe Response Plan

The form is ready to be submitted once you have completed all required fields. To submit your Supplemental Plan, click the *Submit* button.



#### View Catastrophe Response Plan

Your Supplemental Plan will now appear in the grid on the **Notice of Insurance Company Catastrophe Plan** page. To view your Supplemental Plan in read-only mode, click the *View* button in the grid.



<u>Note:</u> If you identify any issues with your Supplemental Plan submission, you can submit another Supplemental Plan to correct them.