2017 National Tornado Summit

Warren Byrd, Deputy Commissioner
Louisiana Department of Insurance

Scope of 2016 Louisiana Floods

Louisiana Floods 2016
- Two Major Flood Events
- Late Winter Flood (March) DR-LA-4263
- Mid-Summer Flood (August) DR-LA-4277

March 2016 Flood
- Affected North & Central Louisiana

March 2016 Flood
- 36 Parishes Declared Disasters
August 2016 Flood

- Affected South Louisiana

26 Parishes Declared Disasters

Rainfall Totals

- 20 to 30 inches of rainfall in parts of LA and MS (Source: National Weather Service)

August Flood Damage

Statewide penetration: 22.5%

East Baton Rouge Parish penetration: 15.7%

Approx. 125,000-150,000 flooded structures

Total Number of Claims: Nearly 30,000
Total Paid on All Claims: Approx. $6.4 Billion
Average Closed Claim: Approx. $65,000

Approx. 54,000 Private Passenger Auto Claims

NFIP Penetration

August Flood Damage
August Flood Damage

$600 million in Automobile Comprehensive claims

Total Insured Losses: Approx. $3 billion

Parishes Impacted By Both Floods

Ascension
Avoyelles
Livingston
St. Helena
St. Tammany
Tangipahoa
Washington

LDI Response to August Flood Event

Protecting Policyholders

• Emergency Rules for Policyholders Impacted by flooding

Emergency Rule 27

• Applied to all types of insurance for policyholders in affected parishes

• Policyholders allowed more time to submit info to insurers for claims filed pre-disaster

• Suspended insurers ability to cancel/terminate policies due to policyholders’ inability to comply with policy provisions during emergency

• Policyholders received automatic extension of time to pay premiums (without penalties)
NFIP Proof of Loss Deadline

• The National Flood Insurance Program requires homeowners to file a Proof of Loss form to claim damages within 60 days of a flood.

• Commissioner Donelon requested extensions of deadline

Post-Flood Recovery

Emergency Rule 30

• # of homes to be repaired

• Dearth of contractors, building materials, etc.

• Increased cost of building materials & labor

• Supplemental Proof of Loss with NFIP

• Extend ER 30 to equal one full year from DOL

Emergency Rule 30

• To view visit: www.ldi.la.gov/onlineservices/documentsearch

Post-Disaster Recovery

Flood Policy Count Rises