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DIGEST

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SB 136 Reengrossed

2025 Regular Session

Talbot

Present law requires insurers to submit rate filings to the La. Dept. of Insurance (LDI).

Proposed law retains present law.

Proposed law requires every insurer to submit a rate transparency report with its rate filings for residential property or private passenger automobile coverage. Requires the insurer to provide the rate transparency report in concise, plain language with specific information to help consumers better understand the insurer's offered product.

Proposed law requires each insurer to provide a copy of the rate transparency report to a consumer with each offer of coverage and upon renewal of coverage.

Proposed law provides the items of information for inclusion in the rate transparency report, broken down into the percent each item contributes to the total rate.

Proposed law does not create a private right of action for consumers.

Proposed law authorizes the commissioner to promulgate and adopt rules and regulations in accordance with the APA for implementation and enforcement of proposed law.

Effective July 1, 2026.

(Adds R.S. 22:1464.1)

Summary of Amendments Adopted by Senate

Senate Floor Amendments to engrossed bill

1. Make technical changes.

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the reengrossed bill:

1. Change a reference from cost of claims to projected cost of claims with respect to information insurers submit within rate transparency reports.
2. Clarify that LDI's rulemaking authority is to be exercised in accordance with the APA.
3. Specify that proposed law does not create a private right of action for consumers.
4. Change the effective date from Jan. 1, 2026 to July 1, 2026.