

2026 Regular Session

HOUSE BILL NO. 1226

BY REPRESENTATIVE DANA HENRY

INSURANCE DEPARTMENT: Creates a public dashboard for insurance rate transparency and requires data submissions from insurers

1 AN ACT

2 To enact R.S. 22:1464.2, relative to property and casualty insurance; to require the
3 Louisiana Department of Insurance to establish and maintain a public insurance rate
4 transparency dashboard; to provide for required insurer data submissions; to provide
5 for consumer access to insurance market information; to provide for confidentiality
6 protections; to provide for rulemaking; to provide for an effective date; and to
7 provide for related matters.

8 Be it enacted by the Legislature of Louisiana:

9 Section 1. R.S. 22:1464.2 is hereby enacted to read as follows:

10 §1464.2. Insurance consumer transparency dashboard

11 A. As used in this Section, the following terms have the following meanings:

12 (1) "Covered lines" means homeowners' insurance and private passenger
13 automobile insurance.

14 (2) "Dashboard" means the publicly accessible online platform required by
15 this Section.

16 (3) "Department" means the Louisiana Department of Insurance.

17 (4) "Insurer" means any authorized insurer writing property or casualty
18 insurance in this state.

19 B. The department shall develop, implement, and maintain a publicly
20 accessible online insurance transparency dashboard. The dashboard shall be made

1 available on the department's official website at no cost to the public. The dashboard
2 shall be searchable by geographic area, including but not limited to ZIP code and
3 parish. Information presented on the dashboard shall be displayed in a format that
4 is easily understandable to a reasonable consumer.

5 C. The dashboard shall include, at a minimum, aggregated data for covered
6 lines of insurance as follows:

7 (1) The average written premium by ZIP code and parish.

8 (2) The percentage change in premiums on an annual basis and over a
9 three-year period.

10 (3) The number of insurers actively writing policies within each geographic
11 area.

12 (4) The total number of policies in force.

13 (5) The number and percentage of policies that are newly issued,
14 nonrenewed, and canceled.

15 (6) Identification of insurers writing policies within each geographic area,
16 provided such identification does not disclose proprietary or confidential
17 information.

18 (7) General explanatory information describing factors that may influence
19 insurance rates, including but not limited to catastrophe risk, reinsurance costs, and
20 claims trends.

21 D. Each insurer writing covered lines in this state shall submit to the
22 department all data necessary to comply with this Section. To the extent practicable,
23 the department shall utilize existing filings and regulatory data to avoid duplicative
24 reporting. The reporting intervals set forth by the department pursuant to this
25 Section shall not occur more frequently than once every six months.

26 E. The department shall ensure that the dashboard discloses no personally
27 identifiable information, shall not publish proprietary or trade secret information, and
28 shall present all data in an aggregated form sufficient to protect confidentiality.

1 F. The department may promulgate rules and regulations in accordance with
 2 the Administrative Procedure Act to implement the provisions of this Section.
 3 Section 2. The department shall implement an initial version of the dashboard within
 4 twelve months after the effective date of this Act, and full implementation shall be
 5 completed within twenty-four months thereafter.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 1226 Original

2026 Regular Session

Dana Henry

Abstract: Establishes a public insurance rate transparency dashboard within the Louisiana Department of Insurance and requires insurers writing homeowners and private passenger automobile insurance to submit essential data for its functionality.

Proposed law requires the Department of Insurance to develop, implement, and maintain a publicly accessible online dashboard. Proposed law mandates that the dashboard display aggregated information pertinent to homeowners and private passenger automobile insurance. The dashboard must be searchable by geographic area and designed to present information in a manner that is easily understandable to a reasonable consumer.

The dashboard is required to include, at a minimum, the following information: the average written premium by ZIP code and parish; annual and three-year percentage changes in premiums; the number of insurers providing policies in each area; the total number of policies currently in force; the number and percentage of newly issued, nonrenewed, and canceled policies; identification of insurers writing policies within each area, ensuring proprietary information remains undisclosed; and general explanatory details regarding factors that influence insurance rates.

Proposed law outlines that each insurer that offers covered lines will be mandated to submit all data necessary for the operation of the dashboard, with the Department directed to utilize existing filings when practicable. Proposed law mandates that reporting intervals occur every six months.

Proposed law requires the department to ensure that no personally identifiable, proprietary, or trade secret information is revealed and that all data are presented in an aggregated format that sufficiently protects confidentiality.

Proposed law authorizes the department to promulgate rules in accordance with the Administrative Procedure Act.

Proposed law mandates that the initial version of the dashboard be implemented within twelve months after the effective date of this Act and complete full implementation within twenty-four months thereafter.

(Adds R.S. 22:1464.2)