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## DIGEST

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HB 1226 Original

2026 Regular Session

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**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)