



1           WHEREAS, many policyholders have still expressed frustration regarding denied  
2 claims, delayed claims processing, increasing deductibles, and the lack of accessible and  
3 understandable information regarding how insurance rates are determined; and

4           WHEREAS, public confidence in Louisiana's insurance market depends upon  
5 transparency, accountability, and the availability of reliable market data for consumers,  
6 policymakers, and the public; and

7           WHEREAS, the commissioner of insurance has supported the passage of various  
8 legislative reforms aimed at making insurance more available, affordable, and accountable  
9 in Louisiana with a commitment to ensure competitiveness while enhancing the  
10 attractiveness of Louisiana's insurance market; and

11           WHEREAS the Legislature took a great step toward better informing consumers with  
12 the passage of Act No. 428 of the 2025 Regular Session, which requires insurers to provide  
13 homeowners' insurance and private passenger automobile insurance consumers with a rate  
14 transparency report upon issuing and renewing policies on and after January 1, 2027; and

15           WHEREAS, the Department issued Bulletin 2026-05 to provide a model rate  
16 transparency report for insurers to personalize, adopt, and begin issuing to consumers when  
17 Act No. 428 takes effect on January 1, 2027; and

18           WHEREAS, rate transparency reports will offer useful insight into how homeowners'  
19 and private passenger automobile rates are formulated but do not provide information with  
20 respect to overall trends in the market; and

21           WHEREAS, the legislature and the department have undertaken various reforms  
22 intended to improve market conditions, and continued transparency is necessary to evaluate  
23 the effectiveness of those efforts; and

24           WHEREAS, the publication of meaningful market data would better inform  
25 Louisiana residents and policymakers regarding the causes of premium increases, claims'  
26 trends, market participation, and coverage availability; and

27           WHEREAS, comparative regional and nationwide data would assist policymakers  
28 and consumers in determining whether market conditions in Louisiana are unique or  
29 reflective of broader national trends.

1           THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby  
2 urge and request the Louisiana Department of Insurance to annually compile and publish  
3 data concerning the homeowners' and private passenger automobile insurance markets in  
4 Louisiana in a format that is accessible, understandable, and publicly available.

5           BE IT FURTHER RESOLVED that the annually reported data may include but not  
6 be limited to the following statewide and parish-level information with respect to  
7 homeowners' and private passenger automobile insurance:

8           (1) Number of claims and statistics regarding the disposition of those claims.

9           (2) Average insurance premium rate changes.

10           (3) Comparative regional and national trend data related to rates and market  
11 participation.

12           (4) Market concentration and market share data.

13           (5) Number of insurers entering or withdrawing from the Louisiana market.

14           (6) Number of policies that were written and nonrenewed.

15           (7) Number of policies placed into Louisiana Citizens Property Insurance  
16 Corporation.

17           (8) Pure loss ratio, expense ratio, and combined loss ratio data.

18           BE IT FURTHER RESOLVED that the Louisiana Department of Insurance shall  
19 ensure that all reported data is presented in a format understandable and accessible to  
20 members of the general public.

21           BE IT FURTHER RESOLVED that the Louisiana Department of Insurance shall  
22 submit a written copy of the report produced pursuant to this Resolution to the House and  
23 Senate committees on insurance and the David R. Poynter Legislative Research Library  
24 pursuant to the provisions of R.S. 24:772, no later than February 1, 2027.

25           BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the  
26 commissioner of insurance.

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)]

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Martinez

Urges and requests the Louisiana Department of Insurance to annually compile and publish certain data and information relative to the state of the insurance market.