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The legislative instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, 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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## **CONFERENCE COMMITTEE REPORT DIGEST**

**SB 136**

**2025 Regular Session**

**Talbot**

### **Keyword and summary of the bill as proposed by the Conference Committee**

INSURERS. Provides for rate transparency reports. (1/1/27)

#### **Report adopts House amendments to:**

1. Remove certain requirements for disapproval of a report filing by the commissioner.
2. Change requirements for compilation of report by insurer for filing.
3. Provide when an insurer shall provide a copy of the report to the insured.
4. Change requirement to provide total rate to indicated average premium for certain categories included in the report.
5. Remove certain categories from inclusion in the report.
6. Clarify that the commissioner may promulgate rules and regulations in accordance with the Administrative Procedures Act.
7. Specify that no private right of action is created.
8. Change the effective date from January 1, 2026 to January 1, 2027.
9. Make technical changes.

#### **Report rejects House amendments which would have:**

1. Required every admitted insurer licensed to write homeowner's or private passenger insurance to file its rate transparency report annually by July 1.

#### **Report amends the bill to:**

1. Require every admitted insurer licensed to write homeowner's or private passenger insurance to file its rate transparency report annually by January 1.

**Digest of the bill as proposed by the Conference Committee**

Present law requires insurers to submit rate filings to the Dept. of Insurance.

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.

Proposed law requires the report to be written in plain language.

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 what items of information are included in the rate transparency report, broken down into the percent each item contributes to the total rate.

Proposed law authorizes the commissioner to promulgate rules and regulations in accordance with the Administrative Procedure Act (APA) for implementation and enforcement.

Proposed law requires report be filed by January 1 annually.

Effective January 1, 2027.

(Adds R.S. 22:1464.1)