

2025 Regular Session

HOUSE BILL NO. 148

BY REPRESENTATIVE WILEY

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE: Requires insurers to provide prior premium amounts with renewals of certain insurance policies

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AN ACT

To amend and reenact R.S. 22:881.1, relative to insurers; to provide relative to homeowners' and private passenger motor vehicle insurance; to require insurers to provide the prior premium amount with renewals; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:881.1 is hereby amended and reenacted to read as follows:

§881.1. Discounts; disclosure requirements; renewals and prior premiums; homeowners' and motor vehicle policies

A. Every insurer that writes homeowners' or private passenger motor vehicle insurance policies in this state shall, in writing that is not less than twelve-point font, disclose all discounts that the insurer offers that may reduce the homeowners' or motor vehicle insurance premium of a policyholder or prospective policyholder. Insurers shall ensure that the disclosure is delivered by electronic means as defined in R.S. 22:2461 or submit the disclosure within the written materials of a new policy delivered to the policyholder and at each subsequent renewal. For purposes of this Section, "discounts" means premium credits advertised by an insurer to policyholders who meet certain criteria defined by the insurer. An insurer's failure to comply with this Section does not create a cause of action.

B. If an insurer issues a renewal policy of homeowners' or private passenger motor vehicle insurance in this state, the insurer shall provide the premium for the

1        policy last issued by the insurer with the respective renewal policy, and shall ensure  
2        the prior premium is prominently displayed in close proximity to the renewal  
3        premium.

4                ~~B. C.~~ This Section ~~shall~~ does not apply to excess and surplus lines.

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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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HB 148 Engrossed

2025 Regular Session

Wiley

**Abstract:** Requires homeowners' and motor vehicle insurers to include the amount of prior premiums with renewal policies.

Proposed law requires insurers renewing homeowners' or private passenger motor vehicle insurance to include the policyholder's premium for the policy last issued by the insurer. Requires insurers to prominently display the prior premium in close proximity to the renewal premium.

(Amends R.S. 22:881.1)