

2026 Regular Session

HOUSE BILL NO. 1142

BY REPRESENTATIVE MARTINEZ

INSURANCE DEPARTMENT: Requires the Department of Insurance to issue an annual market accountability report

1 AN ACT

2 To enact R.S. 22:1984.1, relative to the Department of Insurance; to require an annual  
3 market accountability report; to provide for its requirements; to provide for  
4 effectiveness; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1984.1 is hereby enacted to read as follows:

7 §1984.1. Annual report; market accountability

8 A. On or before the first day of March, the Department of Insurance shall  
9 issue an annual insurance market accountability report covering the preceding  
10 calendar year.

11 (1) The annual insurance market accountability report shall include all of the  
12 following:

13 (a) Average homeowners' and auto insurance premiums changes by parish.

14 (b) Claims filed, claims paid, and claims denied by parish.

15 (c) Loss ratios and profitability by line of insurance.

16 (d) Market entries and exits participation by insurers.

17 (e) Non-renewal and cancellation rates.

18 (2)(a) The report shall be submitted annually to the House and Senate  
19 committees on insurance and made publicly available on the department's website.

1           (b) The department shall ensure data is presented in a format that is  
2           accessible and understandable to policymakers and the public.

3           B.(1) The Department of Insurance shall collect and compile data using  
4           existing regulatory authority and data calls if necessary.

5           (2) The first report shall be delivered within one year of enactment.

6           (3) The department may adopt rules to implement the provisions of this  
7           Section.

8           Section 2. This Act shall become effective upon signature by the governor or, if not  
9           signed by the governor, upon expiration of the time for bills to become law without signature  
10          by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If  
11          vetoed by the governor and subsequently approved by the legislature, this Act shall become  
12          effective on the day following such approval.

#### 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 1142 Original

2026 Regular Session

Martinez

**Abstract:** Requires the Department of Insurance to issue an annual insurance market accountability report. Provides requirements for the annual insurance market accountability report.

Proposed law requires the Department of Insurance (department) to issue an annual insurance market accountability report covering the preceding calendar year, on or before the first day of March.

Proposed law requires the annual insurance market accountability report to include all of the following:

- (1) Average homeowners' and auto insurance premiums changes by parish.
- (2) Claims filed, claims paid, and claims denied by parish.
- (3) Loss ratios and profitability by line of insurance.
- (4) Market entries and exits participation by insurers.
- (5) Non-renewal and cancellation rates.

Proposed law requires the department to submit the report to the House and Senate committees on insurance.

Proposed law requires the department to make the annual insurance market accountability report publicly available on the department's website and ensure data is presented in a format that is accessible and understandable to policymakers and the public.

Effective upon signature of governor or lapse of time for gubernatorial action.

(Adds R.S. 22:1984.1)