

HOUSE COMMITTEE AMENDMENTS

2025 Regular Session

Amendments proposed by House Committee on Insurance to Engrossed Senate Bill No. 137
by Senator Talbot

1 AMENDMENT NO. 1

2 On page 1, line 2, after "reenact" insert "R.S. 22:881.1 and"

3 AMENDMENT NO. 2

4 On page 1, line 5, after "penalties;" insert "to provide relative to insurers of residential
5 property and private passenger motor vehicles; to require such insurers to provide the prior
6 premium amount with policy renewals;"

7 AMENDMENT NO. 3

8 On page 1, delete line 8 in its entirety and insert in lieu thereof the following:

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10 "Section 1. R.S. 22:881.1 is hereby amended and reenacted and R.S. 22:1276 is
11 hereby enacted to read as follows:

12 §881.1. Discounts; disclosure requirements; renewals and prior premiums;
13 homeowners' and motor vehicle policies

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

24 **B. If an insurer issues a renewal policy of homeowners' or private**
25 **passenger motor vehicle insurance in this state, the insurer shall provide the**
26 **premium for the policy last issued by the insurer with the respective renewal**
27 **policy, and shall ensure the prior premium is prominently displayed in close**
28 **proximity to the renewal premium.**

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

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