

SENATE SUMMARY OF HOUSE AMENDMENTS**SB 136****2025 Regular Session****Talbot****KEYWORD AND SUMMARY AS RETURNED TO THE SENATE**

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

SUMMARY OF HOUSE AMENDMENTS TO THE SENATE BILL

1. Requires every admitted insurer licensed to write homeowners or private passenger automobile insurance to file annually a rate transparency report by July 1.
2. Removes certain requirements for disapproval of a report filing by the commissioner.
3. Changes requirements for compilation of report by insurer for filing.
4. Provides for when an insurer shall provide a copy of the report to an insured.
5. Changes requirement to provide total rate to indicated average premium for certain categories included in the report.
6. Removes certain categories from inclusion in the report.
7. Clarifies that the commissioner may promulgate rules and regulations in accordance with the Administrative Procedures Act.
8. Specifies that no private right of action is created.
9. Changes the effective date from January 1, 2026 to January 1, 2027.
10. Makes technical changes.

DIGEST OF THE SENATE BILL AS RETURNED TO THE SENATE**DIGEST**

SB 136 Reengrossed

2025 Regular Session

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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.

Effective January 1, 2027.

(Adds R.S. 22:1464.1)