



LOUISIANA DEPARTMENT OF INSURANCE
TIMOTHY J. TEMPLE
COMMISSIONER

ADVISORY LETTER 2025-03

TO: AUTHORIZED PROPERTY AND CASUALTY INSURANCE COMPANIES

FROM: TIMOTHY J. TEMPLE, COMMISSIONER OF INSURANCE

**RE: MANDATORY DISCLOSURE OF PRIOR POLICY PREMIUM UPON
ISSUANCE OF RENEWAL POLICY FOR HOMEOWNERS' AND PRIVATE
PASSENGER MOTOR VEHICLE INSURANCE POLICIES**

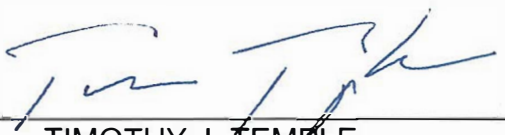
DATE: JULY 14, 2025

Advisory Letter 2025-03 provides notice that, pursuant to [Act 11](#) of the 2025 Regular Legislative Session, the Louisiana Legislature has amended and reenacted pertinent provisions set forth in La. R.S. 22:881.1. In accordance with La. R.S. 22:881.1(B), all authorized property and casualty insurers (insurers) that issue either homeowners or private passenger motor vehicle insurance policies in Louisiana must identify the prior policy premium when issuing a renewal policy of insurance to a policyholder. The prior policy premium must be prominently displayed and set forth in close proximity to the renewal premium.

The Commissioner is currently in the process of promulgating a regulation addressing La. R.S. 22:881.1 in further detail; however, because the promulgation process includes certain time delays prescribed by law, and in light of the challenges raised by industry with respect to implementing this new disclosure requirement, insurers are given a grace period to develop the necessary programming to comply with the amended and reenacted provisions articulated in La. R.S. 22:881.1(B). Commencing January 1, 2026, all insurers must be in compliance with La. R.S. 22:881.1.

If there are any questions or concerns regarding Advisory Letter 2025-03, please contact the Deputy Commissioner for the Office of Property and Casualty at 225-342-5203 or electronically at public@ldi.la.gov.

Baton Rouge, Louisiana, this 14th day of July 2025.


TIMOTHY J. TEMPLE
COMMISSIONER OF INSURANCE