



LOUISIANA DEPARTMENT OF INSURANCE
TIMOTHY J. TEMPLE
COMMISSIONER

BULLETIN 2025-02

TO: AUTHORIZED PROPERTY AND CASUALTY INSURANCE COMPANIES

FROM: TIMOTHY J. TEMPLE, COMMISSIONER OF INSURANCE

RE: REQUIRED DISCOUNT DISCLOSURES FOR ALL HOMEOWNERS' AND PRIVATE PASSENGER MOTOR VEHICLE INSURANCE POLICIES

DATE: MAY 5, 2025

Bulletin 2025-02 provides notice that, pursuant to [Act 611 of the 2024 Regular Legislative Session](#), the Louisiana Legislature enacted [La. R.S. 22:881.1](#). This statute establishes disclosure requirements for all authorized property and casualty insurers (insurers) writing homeowners' or private passenger motor vehicle insurance policies in Louisiana. Specifically, insurers must disclose all available discounts that could lead to reduced premiums for current or prospective policyholders. Pursuant to [La. R.S. 22:881.1](#), "discounts" refer to premium credits promoted by insurers for policyholders who meet specific, insurer-defined criteria.

The requisite discount disclosures must be presented in a font size of at least twelve points and delivered either electronically, in compliance with [La. R.S. 22:2461](#), or included in the written materials provided to policyholders with a new policy and at each renewal. If delivered electronically, disclosures must be sent to an email address the policyholder has consented to use for receiving notices and documents, or made available on a secure website or network, with an email notification of the posting sent to the policyholder.

If there are any questions or concerns regarding Bulletin 2025-02, 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 5th day of May 2025.

TIMOTHY J. TEMPLE
COMMISSIONER OF INSURANCE