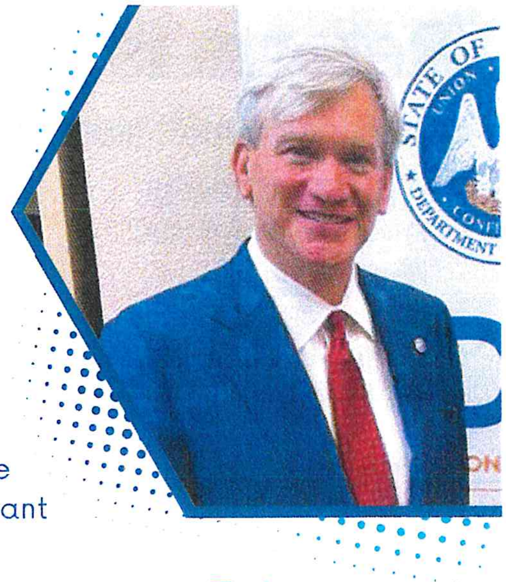
LOUISIANA DEPARTMENT OF INSURANCE



Positive Trends Continue in Louisiana

Since taking office in January 2024, Commissioner Tim Temple has led the effort to make Louisiana a stable and predictable market where insurers and reinsurers want to do business.

- **PASSING INSURANCE + LEGAL REFORM**
- **PROMOTING RESILIENCE + MITIGATION**
- **MODERNIZING THE AGENCY**

For the past three legislative sessions, we've worked to continue strengthening Louisiana's property and auto insurance markets by improving our regulatory environment, passing legal and insurance reform, and promoting resilience and mitigation projects.

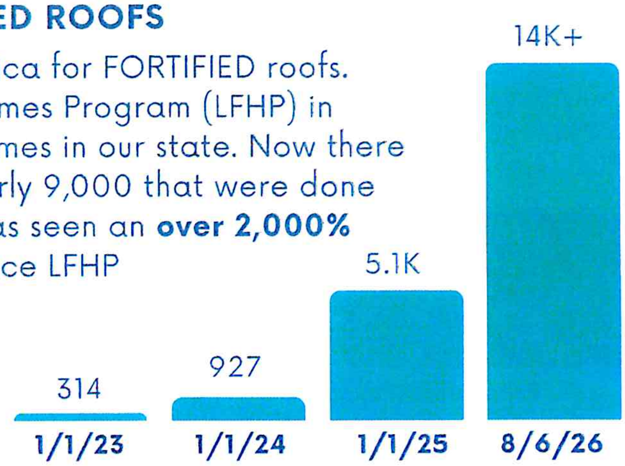
LEGISLATIVE VICTORIES

2024	2025	2026
• **ACT 10** - File & use for rate filings • **ACT 3** - Simplifies claims process • **ACT 9** - Sunsets & modifies 3-year rule	• **ACT 15** - Modified comparative fault • **ACT 18** - Repeals Housely presumption • **ACTS 79/501** - Permanent LFHP funding source • **ACT 313** - Modernizes captive laws • **ACT 466** - Medical billing transparency for auto claims	• **ACT 876** - Clarifies prescriptive period after unconditional payments • **ACT 932** - Reversed Kelly bad faith ruling by LASC

FASTEST GROWING STATE FOR FORTIFIED ROOFS

Louisiana is the fastest growing state in America for FORTIFIED roofs. When the LDI started the Louisiana Fortify Homes Program (LFHP) in late 2023, there were only 640 FORTIFIED homes in our state. Now there are approximately 5,500 LFHP roofs plus nearly 9,000 that were done outside the program. That means Louisiana has seen an **over 2,000% increase** in the number of FORTIFIED roofs since LFHP launched—truly explosive growth.

LOUISIANA FORTIFY HOMES



800-259-5300 | commissioner@ldi.la.gov | LDIConnect App | ldi.la.gov

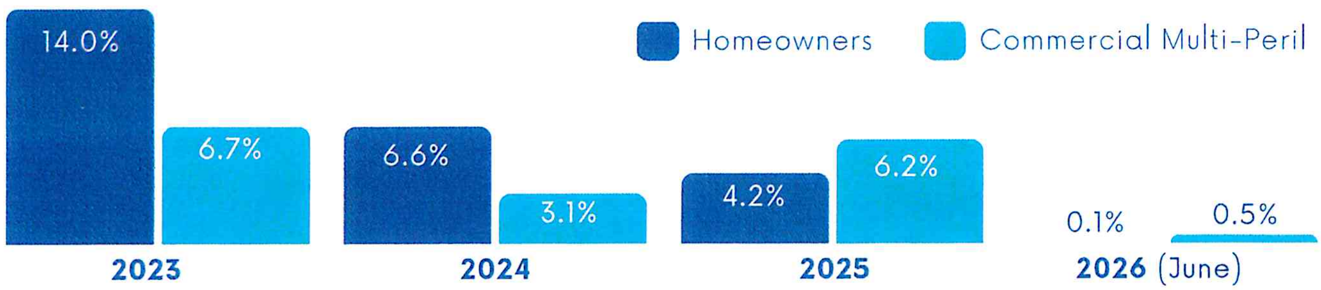
Reform is Making a Difference in LA

STATEWIDE MARKET IMPACT FOR 2025

LINE OF BUSINESS	AVERAGE RATE CHANGE	TOTAL PREMIUM CHANGE
Private Passenger Auto	-5.9%	-$344,727,006
Homeowners	+4.2%	+$135,288,969
Commercial Auto	+6.0%	+$64,138,660
Commercial Multiple Peril	+6.2%	+$34,685,589
ALL LINES	**-0.4%**	**-$67,911,660**

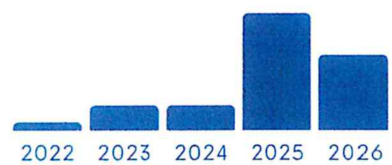
PROPERTY INSURANCE RATE INCREASES TRENDING DOWNWARD

In the HOMEOWNERS line, the statewide average market impact for approved rate changes for 2025 was +4.2%. As of June 2026, this number was down to +0.1%. In the COMMERCIAL MULTI-PERIL line, the statewide average market impact for approved rate changes for 2025 was +6.2%. As of June 2026, this number was down to +0.5%.



MORE RATE REDUCTIONS

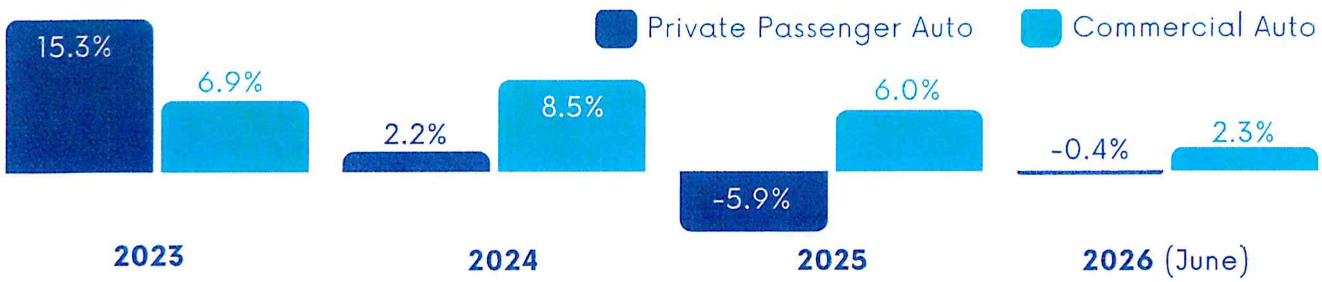
In 2025, we finalized 14 homeowners rate decreases. As of June 2026, we have already finalized 9 rate decreases. That's more than we finalized in 2024 (3), 2023 (3) and 2022 (1) combined.



21 HOMEOWNERS INSURERS NEWLY LICENSED TO DO BUSINESS IN 2024-2026

AUTO INSURANCE RATES DECREASE SIGNIFICANTLY

PRIVATE PASSENGER AUTO insurers have filed 45+ rate decreases in 2025 and 2026. Also in the PPA line, the statewide average market impact for approved rate changes for 2025 was -5.9%, a sharp decrease compared to 2023 and 2024. As of June 2026, this number was -0.4%. In the COMMERCIAL AUTO line, the statewide average market impact for approved rate changes for 2025 was +6.0%. As of June 2026, this number was down to +2.3%.



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