



**FOR IMMEDIATE RELEASE**  
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**Department of Insurance Launches New Website**  
**Enhanced Online Tool Invites Consumers to “Shop Your Rates”**

The Louisiana Department of Insurance (LDI) has launched a new website aimed at providing improved services to consumers, insurance agents and other groups regulated by the Department. Among the features of the new website are streamlined online services and a responsive design that makes the website compatible with mobile devices. Users can continue to utilize the LDI website to find companies and agents in Louisiana, submit and track their complaints and request a search for a lost life insurance policy.

“Staff members in all of our offices and divisions took a close look to determine what questions we were hearing most frequently and we used that information to help design the new website,” said Insurance Commissioner Jim Donelon. “Instead of a top-down approach from a bureaucratic perspective, the site is organized by user interests to make their online experience more useful and efficient.”

The LDI has also launched an updated version of its online Homeowners and Automobile Insurance Rate Comparison Guides. First introduced in 2012, “Shop Your Rates” is an online interactive system that allows consumers to compare the automobile and homeowners rates of insurance providers in the state. Users of the online guides can choose between different scenarios, each containing several variables. For the homeowners guide, variables include age and size of home, level of coverage desired and type of construction. Examples for the automobile guide include a range of ages, driving history and number of miles driven annually. After selecting a scenario, consumers can then choose a city to see a sample of available rate quotes.

“We’ve made some significant additions to the homeowners guide in response to feedback we’ve received from consumers and we added scenarios that more closely resemble the insurance needs of Louisiana homeowners,” said Commissioner Donelon. “A few changes consumers may notice include the addition of rate samples from 16 more cities throughout the state, as well as seven additional rating examples incorporating a greater variety of factors that

may influence premiums such as credit scores, claim history and whether a home is fully mitigated for storm protection.”

Policyholders should keep in mind that the scenarios presented in the comparison guides are for illustrative purposes only and are not designed to match any individual's exact circumstances. They are presented to demonstrate the relative differences between insurance companies and also demonstrate the importance of shopping around for the best insurance policy to protect your home or car.

Policyholders should be aware that a company included in the online comparison guides may not be open to writing new policies in a particular area. After reviewing the sample rates provided, consumers should contact their preferred insurance agent or company to receive an official premium quote.

The “Shop Your Rates” Homeowners and Automobile Rate Comparison Guides can be accessed by visiting the Consumer section of the LDI’s website, [www.ldi.la.gov](http://www.ldi.la.gov). Along with the interactive systems, consumers can also access the companion publications, the “Homeowners Rate Comparison Guide” and the “Automobile Rate Comparison Guide.” Both guides are now available on the department’s website under *Online Services*.

***About the Louisiana Department of Insurance:*** *The Louisiana Department of Insurance works to improve competition in the state’s insurance market while assisting individuals and businesses with the information and resources they need to be informed consumers of insurance. As a regulator, the LDI enforces the laws that provide a fair and stable marketplace and makes certain that insurers comply with the laws in place to protect policyholders. You can contact the LDI by calling 1-800-259-5300 or visiting [www.ldi.la.gov](http://www.ldi.la.gov).*