

2025 Regular Session

HOUSE BILL NO. 258

BY REPRESENTATIVE TAYLOR

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE/AUTOMOBILE: Provides relative to automobile liability insurance premiums of policyholders sixty-five years of age or older

1 AN ACT

2 To amend and reenact R.S. 22:1286, relative to rates charged for automobile liability

3 insurance coverage; to provide relative to prohibited increases to policyholders based

4 solely on having attained the age of sixty-five or older; to provide a penalty for

5 insurers in violation; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1286 is hereby amended and reenacted to read as follows:

8 §1286. Automobile insurance policies; increase in premium; age discrimination

9 ~~No~~ An insurer shall not increase the premium charged for an automobile

10 liability insurance policy for any insured solely on the grounds that the insured has

11 attained the age of sixty-five or older. Any insurer found to be in violation of this

12 Section is subject to a penalty not exceeding ten thousand dollars for each violation.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 258 Original

2025 Regular Session

Taylor

Abstract: Penalizes insurers who increase automobile liability insurance premiums on the basis of policyholders attaining age 65 or older.

Present law prohibits insurers from increasing the premiums charged for automobile liability insurance policies based solely on the grounds that policyholders have attained the age of 65 or older.

Proposed law retains present law and subjects any insurer in violation of present law to a penalty not exceeding \$10,000 for each violation.

(Amends R.S. 22:1286)