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## DIGEST

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HB 574 Original

2025 Regular Session

Jordan

**Abstract:** Prohibits the use of certain rating factors in insurance underwriting.

Present law prohibits inadequate or unfairly discriminatory rates in a competitive market.

Present law prohibits rates from being excessive, inadequate, or unfairly discriminatory in a noncompetitive market.

Present law authorizes risk classification based on any criteria except race, color, creed, or nation origin.

Proposed law retains present law and further prohibits risk classification based on a person's education level or credit information.

Present law regulates the use of credit information for personal insurance.

Proposed law repeals present law.

(Amends R.S. 22:1454(A); Repeals R.S. 22:1501-1514)