

2026 Regular Session

HOUSE BILL NO. 413

BY REPRESENTATIVE CARVER

INSURANCE: Prohibits an insurer from utilizing a rating factor in an automobile insurance rate filing

1 AN ACT

2 To amend and reenact R.S. 22:1454(B)(5) and to enact R.S. 22:1454(B)(6), relative to  
3 property and casualty insurance rate making; to prohibit certain rating factors; to  
4 provide for exceptions; to provide for effectiveness; and to provide for related  
5 matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1454(B)(5) is hereby amended and reenacted and  
8 R.S. 22: 1454(B)(6) is hereby enacted to read as follows:

9 §1454. Rating standards and methods

10 \* \* \*

11 B. In determining whether rates are excessive, inadequate, or unfairly  
12 discriminatory, consideration may be given to the following items:

13 \* \* \*

14 (5) Claims on other lines. Insurers shall not include a rating factor in an  
15 automobile insurance rate filing that is based solely on loss experience arising from  
16 a catastrophe or natural disaster that only affected other lines of insurance. However,  
17 this Paragraph does not preclude an insurer from including such a rating factor in a  
18 multi-line policy.

