
DIGEST

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HB 413 Original

2026 Regular Session

Carver

Abstract: Prohibits the inclusion of specific catastrophe-based rating factors in automobile insurance rate filings. Authorizes consideration of other relevant actuarial factors in property and casualty rate-making.

Present law authorizes the commissioner to consider specified factors when determining whether property and casualty insurance rates are excessive, inadequate, or unfairly discriminatory.

Proposed law revises the list of permissible rating considerations by prohibiting an insurer from including any rating factor into an automobile insurance rate filing that is based solely on loss experience resulting from a catastrophe or natural disaster that exclusively impacted other lines of insurance.

Proposed law further stipulates that this prohibition does not extend to multi-line policies.

Proposed law retains the authorization for the consideration of other relevant actuarial factors that are available at the time of the rate filing.

Effective January 1, 2027.

(Amends R.S. 22:1454(B)(5); Adds R.S. 22:1454(B)(6))