

2026 Regular Session

SENATE BILL NO. 226

BY SENATOR LUNEAU

INSURANCE RATES. Prohibits insurance rate determination based on risks classified by gender. (8/1/26)

1 AN ACT

2 To amend and reenact R.S. 22:1454(A), relative to rating standards and methods; to prohibit
3 rate classifications based on gender; and to provide for related matters.

4 Be it enacted by the Legislature of Louisiana:

5 Section 1. R.S. 22:1454(A) is hereby amended and reenacted to read as follows:

6 §1454. Rating standards and methods

7 A. Rates shall not be excessive, inadequate, or unfairly discriminatory. Risks
8 may be classified using any criteria except that no risk shall be classified on the basis
9 of race, **gender**, color, creed, or national origin.

10 * * *

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, 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)]

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Present law requires that insurance rates not be excessive inadequate or unfairly discriminatory. Authorizes classification of risks using any criteria but prohibits risk classifications on the basis of race, color, creed, or national origin.

Proposed law retains present law and further prohibits risk classification made on the basis of gender.

Effective August 1, 2026.

(Amends R.S. 22:1454(A))