

2026 Regular Session

HOUSE BILL NO. 612

BY REPRESENTATIVE GREEN

INSURANCE: Provides relative to institutional advertising expenses

1 AN ACT

2 To amend and reenact R.S. 22:1452(C)(7) and 1454(B)(3) and to repeal R.S.  
3 22:1452(C)(9.1), relative to insurance rate regulation; to prohibit the use of  
4 advertising expenses in setting rates; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1452(C)(7) and 1454(B)(3) are hereby amended and reenacted  
7 to read as follows:

8 §1452. Purpose of rate regulation; construction; definitions

9 \* \* \*

10 C. As used in this Subpart, the following definitions apply:

11 \* \* \*

12 (7) "Expenses" means that portion of a rate attributable to acquisition, field  
13 supervision, collection expenses, general expenses, taxes, licenses, and fees and does  
14 not include loss adjustment expenses or ~~institutional~~ advertising expenses.

15 \* \* \*

16 §1454. Rating standards and methods

17 \* \* \*

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

20 \* \* \*

