SLS 26RS-558 **ORIGINAL**

2026 Regular Session

SENATE BILL NO. 267

BY SENATOR DUPLESSIS

INSURANCE PREMIUMS. Prohibits the use of a consumer's credit information and zip code in the underwriting or rating of auto insurance premiums. (8/1/26)

AN ACT

To enact R.S. 22:1508(C), relative to the use of a consumer's credit information and zip code in underwriting or rating for automobile insurance; to provide that an insurer shall not use a consumer's credit information and zip code in underwriting or rating a consumer for automobile insurance; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1508(C) is hereby enacted to read as follows:

§1508. Initial notification

* * *

C.(1) No insurer shall use a consumer's credit information in underwriting or rating a consumer for automobile insurance.

(2) No insurer shall use a single United States Postal Service zip code or a combination of zip codes in underwriting or rating a consumer for automobile insurance.

Coding: Words which are ~~struck through~~ are deletions from existing law; words in **boldface type and underscored** are additions.

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)]

DIGEST

SB 267 Original 2026 Regular Session Duplessis

Present law allows the use of a consumer's credit information and zip code by an insurer in underwriting or rating the consumer for personal insurance.

Proposed law prohibits an insurer from using a consumer's credit information and zip code in underwriting or rating the consumer for automobile insurance.

Effective August 1, 2026.

(Adds R.S. 22:1508(C))

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