

2026 Regular Session

SENATE BILL NO. 298

BY SENATOR DUPLESSIS

INSURANCE RATES. Prohibits the use of insurer's advertising expense in setting rates.
(8/1/26)

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 insurer advertising expenses; to prevent the use of an
4 insurer's advertising expenses in determining its rates; to provide for definitions; and
5 to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1542(C)(7) and 1454(B)(3) are hereby amended and reenacted to
8 read as follows:

9 §1452. Purpose of rate regulation; construction; definitions

10 * * *

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

12 * * *

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

16 * * *

17 §1454. Rating standards and methods

