DIGEST

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HB 85 Original

2020 Regular Session

Green

Abstract: Prohibits risks classifications based on the gender of an insured over the age of twenty-five when determining rates.

<u>Present law</u> prohibits inadequate or unfairly discriminatory rates in a competitive market.

<u>Present law</u> prohibits rates from being excessive, inadequate, or unfairly discriminatory in a noncompetitive market.

<u>Present law</u> authorizes risk classifications based on any criteria except race, color, creed, or national origin.

<u>Proposed law</u> retains <u>present law</u> and further prohibits risk classifications based on the gender of a person when the person is over the age of twenty-five.

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