

2024 Regular Session

HOUSE BILL NO. 199

BY REPRESENTATIVE LAFLEUR

INSURANCE/RATES: Prohibits insurance rate determinations based on risks classified by gender

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 inadequate or unfairly discriminatory in a competitive
8 market. Rates shall not be excessive, inadequate, or unfairly discriminatory in a
9 noncompetitive market. Risks may be classified using any criteria except that no
10 risk shall be classified on the basis of race, gender, color, creed, or national origin.

11 * * *

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, 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)]

HB 199 Original

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LaFleur

Abstract: Prohibits insurance risk classifications on the basis of gender.

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

Proposed law further prohibits risk classifications made on the basis of gender. Otherwise retains present law.

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