

2025 Regular Session

HOUSE BILL NO. 258

BY REPRESENTATIVE TAYLOR

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE/AUTOMOBILE: Provides relative to automobile liability insurance premiums of policyholders sixty-five years of age or older

1 AN ACT

2 To amend and reenact R.S. 22:1286, relative to rates charged for automobile liability
3 insurance coverage; to provide relative to prohibited increases to policyholders based
4 solely on having attained the age of sixty-five or older; to provide a penalty for
5 insurers in violation; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1286 is hereby amended and reenacted to read as follows:

8 §1286. Automobile insurance policies; increase in premium; age discrimination

9 ~~No~~ An insurer shall not increase the premium charged for an automobile
10 liability insurance policy for any insured solely on the grounds that the insured has
11 attained the age of sixty-five or older. Any insurer found to be in violation of this
12 Section is subject to the imposition of any penalty or regulatory action of the
13 commissioner authorized pursuant to the provisions of this Title.

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 258 Engrossed

2025 Regular Session

Taylor

Abstract: Penalizes insurers who increase automobile liability insurance premiums on the basis of policyholders attaining age 65 or older.

Present law prohibits insurers from increasing the premiums charged for automobile liability insurance policies based solely on the grounds that policyholders have attained the age of 65 or older.

Proposed law retains present law but subjects any insurer in violation of present law to a penalty or regulatory action of the commissioner in accordance with the La. Insurance Code.

(Amends R.S. 22:1286)

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Delete the \$10,000 penalty per violation and authorize the commissioner to regulate penalties pursuant to La. Insurance Code (Title 22).