RÉSUMÉ DIGEST

ACT 159 (HB 413) **2026 Regular Session** **Carver**

Existing law (R.S. 22:1454) outlines the standards and methodologies governing the formulation of property and casualty insurance rates. This includes a stipulation of factors to be evaluated in determining whether rates could be characterized as excessive, inadequate, or unfairly discriminatory.

Existing law prohibits insurers from incorporating certain rating factors in automobile insurance rate filings if such factors are predicated solely on specified loss experiences.

New law maintains the provisions of existing law, while introducing an additional prohibition against insurers including, in an automobile insurance rate filing, any rating factor that is exclusively based on loss experience stemming from a catastrophe or natural disaster that solely impacted other lines of insurance. New law clarifies that this prohibition does not extend to multi-line insurance policies.

New law stipulates that insurers may take into account other pertinent factors accessible at the time of rate filing, including rates formulated in accordance with established actuarial standards.

Effective January 1, 2027.

(Amends R.S. 22:1454(B)(5); Adds R.S. 22:1454(B)(6))