
DIGEST

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HB 636 Engrossed

2018 Regular Session

Hunter

Abstract: Prohibits an insurer from making policy decisions based solely upon the use of a single U.S. Postal Service zip code or a combination of zip codes by an insurer as a rating territory.

Present law prohibits an insurer from refusing to issue or failing to renew any policy or contract of property and casualty insurance to a person or business, solely because of the race of the applicant or the economic condition of the area in which the property sought to be insured is located, unless the refusal to issue or failure to renew is based on sound actuarial principles or is related to actual experience.

Proposed law retains present law and further prohibits an insurer from refusing to issue or renew, increasing the premium, or cancelling a policy based solely upon the use of a single U.S. Postal Service zip code or a combination of zip codes by an insurer as a rating territory.

(Amends R.S. 22:35(A))

Summary of Amendments Adopted by House

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

1. Limit the prohibition to actions based solely on the use of zip codes.