
DIGEST

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HB 225 Original

2020 Regular Session

Bagley

Abstract: Prohibits risks classifications based on the gender or age of an insured when determining rates.

Present law prohibits inadequate or unfairly discriminatory rates in a competitive market.

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

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

Proposed law retains present law and further prohibits risk classifications based on the gender or age of a person when determining insurance rates.

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