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## DIGEST

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HB 252 Original

2023 Regular Session

Robby Carter

**Abstract:** Prohibits the use of advertising expenses by the insurer in setting rates or making rate filings with the commissioner of insurance.

Present law defines "expenses" for the purposes of present law.

Proposed law excludes advertisement expenses from the definition of "expenses" in present law.

Present law provides that when determining whether rates are excessive, inadequate, or unfairly discriminatory, expenses may be considered if the expense provisions reflect the operating methods of the insurer, the past expense experience of the insurer, and anticipated future expenses.

Proposed law provides that advertisement expenses of an insurer shall not be used by the insurer or considered in the losses or expenses when setting rates or making rate filings.

(Amends R.S. 22:1452(C)(7) and 1454(B)(3))