DIGEST

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HB 199 Original   2024 Regular Session   LaFleur

Abstract: Prohibits insurance risk classifications on the basis of gender.

Present law requires that insurance rates not be inadequate or unfairly discriminatory in a competitive market. Requires that rates not be excessive, inadequate, or unfairly discriminatory in a noncompetitive market. Authorizes classifications of risks using any criteria but prohibits risk classifications on the basis of race, color, creed, or national origin.

Proposed law further prohibits risk classifications made on the basis of gender. Otherwise retains present law.

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