The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Cheryl Cooper.

DIGEST 2019 Regular Session

Luneau

<u>Present law</u> prohibits rates from being inadequate or unfairly discriminatory in a competitive market. Further prohibits rates from being excessive, inadequate, or unfairly discriminatory in a noncompetitive market. Provides that no risk shall be classified on the basis of race, color, creed, or national origin.

<u>Proposed law</u> retains <u>present law</u> and prohibits risks from being classified on the basis of gender or credit score.

Effective August 1, 2019.

SB 89 Original

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