

2020 Regular Session

SENATE BILL NO. 15

BY SENATOR LUNEAU

INSURANCE RATES. Prohibits insurance rate determinations based on risks classified due to the fact that the insured is a widow or widower. (8/1/20)

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AN ACT

To amend and reenact R.S. 22:1454(A), relative to rating standards and methods; to prohibit the determination of rate classifications based on the status of the insured being a widow or widower; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1454(A) is hereby amended and reenacted to read as follows:

§1454. Rating standards and methods

A. Rates shall not be inadequate or unfairly discriminatory in a competitive market. Rates shall not be excessive, inadequate, or unfairly discriminatory in a noncompetitive market. Risks may be classified using any criteria except that no risk shall be classified on the basis of race, color, creed, ~~or~~ national origin, **or the status of the insured being a widow or widower.**

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