

2020 Regular Session

SENATE BILL NO. 16

BY SENATOR LUNEAU

INSURANCE RATES. Prohibits insurance rate determinations based on risk classifications due to the fact that the insured is deployed in the military in excess of six months. (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 deployment of the insured in the military for at least six months; 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 fact that the insured is deployed in the military for a period in excess of six months.**

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