

2020 Regular Session

SENATE BILL NO. 299

BY SENATOR JACKSON

INSURANCE RATES. Prohibits insurers from using certain criteria for rate setting.
(8/1/20)

1 AN ACT

2 To amend and reenact R.S. 22:1454(A), relative to rating standards and methods; to prohibit
3 the use of employment classifications to classify risks; and to provide for related
4 matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. The Legislature of Louisiana hereby finds that the use of certain criteria
7 by automobile insurers in determining rates amounts to discriminatory taxation of certain
8 classes of people. The provisions of this Act eliminate the blue collar worker tax imposed
9 by automobile insurers.

10 Section 2. R.S. 22:1454(A) is hereby amended and reenacted to read as follows:

11 §1454. Rating standards and methods

12 A.(1) Rates shall not be inadequate or unfairly discriminatory in a
13 competitive market. Rates shall not be excessive, inadequate, or unfairly
14 discriminatory in a noncompetitive market. Risks may be classified using any criteria
15 except that no risk shall be classified on the basis of race, color, creed, or national
16 origin.

17 **(2)(a) The statewide public health emergency caused by COVID-19 has**

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original bill

1. Remove proposed law prohibiting risk classifications based on credit score or status as a widow or widower.
2. Prohibit risk classifications based upon employment type or job classification until August 1, 2023.