
DIGEST

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HB 30 Original

2020 First Extraordinary Session

James

Abstract: Prohibits risks classifications based on the gender of an insured over the age of twenty-five when determining rates.

Present law prohibits inadequate or unfairly discriminatory rates in a competitive market.

Present law prohibits rates from being excessive, inadequate, or unfairly discriminatory in a noncompetitive market.

Present law authorizes risk classifications based on any criteria except race, color, creed, or national origin.

Proposed law retains present law and further prohibits risk classifications based on the gender of a person when the person is over the age of twenty-five.

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