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

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SB 55 Original	DIGEST 2021 Regular Session	Luneau
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Present law requires that insurance rates not be inadequate or unfairly discriminatory in a competitive market and that rates not be excessive, inadequate, or unfairly discriminatory in a noncompetitive market. Authorizes classification risks using any criteria but prohibits risk classifications on the basis of race, color, creed, or national origin.

Proposed law retains present law and further prohibits risk classifications made on the basis of the status of the insured being a widow or widower, the insured's credit score/rating, or the gender of an insured over the age of 25.

Effective August 1, 2021.

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