

2022 Regular Session

HOUSE BILL NO. 944

BY REPRESENTATIVE EDMONSTON

INSURERS: Prohibits insurers from changing or canceling policies based on certain factors

1 AN ACT

2 To enact R.S. 22:891, relative to insurance policies; to prohibit insurers from altering  
3 premiums or deductibles, limiting services, or modifying or cancelling a policy based  
4 on certain circumstances; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:891 is hereby enacted to read as follows:

7 §891. Changes in a policy based on certain factors; prohibited

8 No insurer shall alter the premiums or deductibles of, limit services of, or  
9 modify or cancel any policy of insurance based on any of the following:

10 (1) An insured's political ideals.

11 (2) An insured's political affiliations.

12 (3) Any value-based or impact-based criteria, including but not limited to  
13 social credit scores and environmental, social, and governance credit factors.

---

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

---

HB 944 Original

2022 Regular Session

Edmonston

**Abstract:** Prohibits insurers from changing or cancelling policies based on certain factors.

Proposed law prohibits insurers from altering the premiums or deductibles of, limiting services of, or modifying or cancelling any policy of insurance based on any of the following:

- (1) An insured's political ideals.
- (2) An insured's political affiliations.
- (3) Any value-based or impact-based criteria, including but not limited to social credit scores and environmental, social, and governance credit factors.

(Adds R.S. 22:891)