

2023 Regular Session

SENATE BILL NO. 11

BY SENATOR LUNEAU

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE RATES. Prohibits insurance rate determinations based on risks classified by gender. (8/1/23)

1 AN ACT

2 To amend and reenact R.S. 22:1454(A), relative to rating standards and methods; to prohibit

3 rate classifications based on gender; and to provide for related matters.

4 Be it enacted by the Legislature of Louisiana:

5 Section 1. R.S. 22:1454(A) is hereby amended and reenacted to read as follows:

6 §1454. Rating standards and methods

7 A. Rates shall not be inadequate or unfairly discriminatory in a competitive

8 market. Rates shall not be excessive, inadequate, or unfairly discriminatory in a

9 noncompetitive market. Risks may be classified using any criteria except that no risk

10 shall be classified on the basis of race, **gender**, color, creed, or national origin.

11 \* \* \*

---

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Beth O'Quin.

---

DIGEST

SB 11 Original 2023 Regular Session Luneau

Present law requires that insurance rates not be inadequate or unfairly discriminatory in a competitive market. Requires that rates not be excessive, inadequate, or unfairly discriminatory in a noncompetitive market. Authorizes classification of risks using any criteria but prohibits risk classifications on the basis of race, color, creed, or national origin.

Proposed law retains these provisions but further prohibits risk classification made on the basis of gender.

Effective August 1, 2023.

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