

2020 Regular Session

HOUSE BILL NO. 87

BY REPRESENTATIVE GREEN

INSURANCE/RATES: Provides relative to insurance rate determinations based on risk classifications due to the fact that the insured is deployed in the military in excess of six months

1 AN ACT

2 To amend and reenact R.S. 22:1454(A), relative to insurance rating standards and methods;
3 to prohibit rate classifications based on the deployment of the insured in the military
4 for over six months; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

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

7 §1454. Rating standards and methods

8 A. Rates shall not be inadequate or unfairly discriminatory in a competitive
9 market. Rates shall not be excessive, inadequate, or unfairly discriminatory in a
10 noncompetitive market. Risks may be classified using any criteria except that no
11 risk shall be classified on the basis of race, color, creed, ~~or national origin,~~ or the fact
12 that the insured is deployed in the military for a period in excess of six months.

13 * * *

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 87 Original

2020 Regular Session

Green

Abstract: Prohibits risks classifications based on whether the insured is deployed in the military over six months 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 a person's status as a member of the military who is deployed for over six months.

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