

2019 Regular Session

SENATE BILL NO. 89

BY SENATOR LUNEAU

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

INSURANCE RATES. Prohibits insurance providers from using credit reports and gender as basis for rate setting. (8/1/19)

1 AN ACT  
2 To amend and reenact R.S. 22:1454(A), relative to rating standards and methods; to prohibit  
3 the use of credit scores or gender to classify risks; 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  
10 risk shall be classified on the basis of race, color, creed, ~~or~~ national origin, **gender,**  
11 **or credit score.**  
12 \* \* \*

