

S 2728

Cheaper Car Insurance Act of 2004

Congress: 108 (2003–2005, Ended)

Chamber: Senate

Policy Area: Crime and Law Enforcement

Introduced: Jul 22, 2004

Current Status: Read twice and referred to the Committee on the Judiciary.

Latest Action: Read twice and referred to the Committee on the Judiciary. (Jul 22, 2004)

Official Text: <https://www.congress.gov/bill/108th-congress/senate-bill/2728>

Sponsor

Name: Sen. Schumer, Charles E. [D-NY]

Party: Democratic • **State:** NY • **Chamber:** Senate

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Judiciary Committee	Senate	Referred To	Jul 22, 2004

Subjects & Policy Tags

Policy Area:

Crime and Law Enforcement

Related Bills

No related bills are listed.

Cheaper Car Insurance Act of 2004 - Amends the Federal criminal code to prohibit automobile insurance fraud.

Directs the Department of Justice to publish best practices for the States to use in licensing: (1) auto body shops that perform work paid for by insurers; and (2) medical treatment provided to people who are injured in automobile accidents.

Requires the Attorney General to: (1) cooperate with the offices of the U.S. Attorneys to aggressively investigate fraudulent chop shops and salvage yards, to aggressively prosecute automobile insurance fraud, and to report statistics on investigations, prosecutions, and convictions; and (2) establish Federal-State-Local Anti-Auto Insurance Fraud Task Forces in the offices of the U.S. Attorneys in the ten U.S. cities that are most severely affected.

Grants an insurance company the right to require a mandatory inspection by an insurance company representative or agent of any motor vehicle prior to agreeing to provide insurance coverage. Permits a company to waive such right under specified circumstances. Allows an insurer to require a pre-insurance inspection of an otherwise exempt motor vehicle, but prohibits basing such decision on the age, race, sex, religion, or marital status of the applicant or insured or the fact that the vehicle has been insured through a residual or non-voluntary insurance market.

Actions Timeline

- **Jul 22, 2004:** Introduced in Senate
- **Jul 22, 2004:** Read twice and referred to the Committee on the Judiciary.