

HR 5633

Nondiscriminatory Use of Consumer Reports and Consumer Information Act of 2008

Congress: 110 (2007–2009, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Mar 13, 2008

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Mar 13, 2008)

Official Text: https://www.congress.gov/bill/110th-congress/house-bill/5633

Sponsor

Name: Rep. Gutierrez, Luis V. [D-IL-4]

Party: Democratic • State: IL • Chamber: House

Cosponsors (3 total)

| Cosponsor | Party / State | Role | Date Joined |
|--------------------------------|---------------|------|--------------|
| Rep. Frank, Barney [D-MA-4] | $D \cdot MA$ | | Mar 13, 2008 |
| Rep. Watt, Melvin L. [D-NC-12] | D · NC | | Mar 13, 2008 |
| Rep. McDermott, Jim [D-WA-7] | D · WA | | Apr 16, 2008 |

Committee Activity

| Committee | Chamber | Activity | Date |
|------------------------------|---------|-------------|--------------|
| Financial Services Committee | House | Referred To | Mar 13, 2008 |

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

| Bill | Relationship | Last Action |
|-------------|--------------|--|
| 110 HR 6062 | Related bill | May 15, 2008: Referred to the House Committee on Financial Services. |

Summary (as of Mar 13, 2008)

Nondiscriminatory Use of Consumer Reports and Consumer Information Act of 2008 - Amends the Fair Credit Reporting Act to prohibit a consumer reporting agency from furnishing to any person, and any person from using or obtaining, a consumer report or consumer information for use in making any decision to underwrite or rate any personal lines of insurance for which the Federal Trade Commission (FTC) determines that such use: (1) results in racial or ethnic discrimination; or (2) represents a proxy or proxy effect for race or ethnicity.

Excludes from such proscription insurance information, including property loss data, driver history, and medical history, derived from specified data bases.

| Actions Timeline |
|---|
| Mar 13, 2008: Introduced in House Mar 13, 2008: Referred to the House Committee on Financial Services. |
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