

HR 6129

Ban the Use of Credit Scores in Auto Insurance Act

Congress: 112 (2011–2013, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jul 13, 2012

Current Status: Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Latest Action: Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Jul 31, 2012)

Official Text: <https://www.congress.gov/bill/112th-congress/house-bill/6129>

Sponsor

Name: Rep. Clarke, Hansen [D-MI-13]

Party: Democratic • **State:** MI • **Chamber:** House

Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Conyers, John, Jr. [D-MI-14]	D · MI		Jul 13, 2012
Rep. Thompson, Bennie G. [D-MS-2]	D · MS		Jul 13, 2012

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Jul 31, 2012
Financial Services Committee	House	Referred to	Jul 31, 2012

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Jul 13, 2012)

Ban the Use of Credit Scores in Auto Insurance Act - Amends the Fair Credit Reporting Act to prohibit: (1) a consumer reporting agency from furnishing a consumer report or consumer information to any person for use in making a decision to underwrite or rate auto insurance, and (2) any person from either using or obtaining a consumer report or consumer information in connection with the underwriting or rating of any consumer regarding an auto insurance transaction.

Exempts from this ban property loss data regarding auto insurance as well as information on driver history, such as accidents or moving violations.

Actions Timeline

- **Jul 31, 2012:** Referred to the Subcommittee on Insurance, Housing and Community Opportunity.
- **Jul 31, 2012:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Jul 13, 2012:** Introduced in House
- **Jul 13, 2012:** Referred to the House Committee on Financial Services.