

HR 3693

Prohibit Auto Insurance Discrimination Act

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jul 10, 2019

Current Status: Referred to the Subcommittee on Consumer Protection and Commerce.

Latest Action: Referred to the Subcommittee on Consumer Protection and Commerce. (Jul 11, 2019)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/3693>

Sponsor

Name: Rep. Watson Coleman, Bonnie [D-NJ-12]

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

Cosponsors (18 total)

| Cosponsor | Party / State | Role | Date Joined |
|---|---------------|------|--------------|
| Del. Norton, Eleanor Holmes [D-DC-At Large] | D · DC | | Jul 10, 2019 |
| Rep. Bass, Karen [D-CA-37] | D · CA | | Jul 10, 2019 |
| Rep. Bishop, Sanford D., Jr. [D-GA-2] | D · GA | | Jul 10, 2019 |
| Rep. Butterfield, G. K. [D-NC-1] | D · NC | | Jul 10, 2019 |
| Rep. Fudge, Marcia L. [D-OH-11] | D · OH | | Jul 10, 2019 |
| Rep. Johnson, Eddie Bernice [D-TX-30] | D · TX | | Jul 10, 2019 |
| Rep. Kelly, Robin L. [D-IL-2] | D · IL | | Jul 10, 2019 |
| Rep. Ocasio-Cortez, Alexandria [D-NY-14] | D · NY | | Jul 10, 2019 |
| Rep. Omar, Ilhan [D-MN-5] | D · MN | | Jul 10, 2019 |
| Rep. Pressley, Ayanna [D-MA-7] | D · MA | | Jul 10, 2019 |
| Rep. Thompson, Bennie G. [D-MS-2] | D · MS | | Jul 10, 2019 |
| Rep. Tlaib, Rashida [D-MI-13] | D · MI | | Jul 10, 2019 |
| Rep. Rush, Bobby L. [D-IL-1] | D · IL | | Jul 16, 2019 |
| Rep. Lee, Barbara [D-CA-13] | D · CA | | Nov 1, 2019 |
| Rep. Cárdenas, Tony [D-CA-29] | D · CA | | Dec 3, 2019 |
| Rep. Grijalva, Raúl M. [D-AZ-3] | D · AZ | | Dec 9, 2019 |
| Rep. Garcia, Jesus G. "Chuy" [D-IL-4] | D · IL | | Jan 24, 2020 |
| Rep. Sherrill, Mikie [D-NJ-11] | D · NJ | | Sep 29, 2020 |

Committee Activity

| Committee | Chamber | Activity | Date |
|-------------------------------|---------|-------------|--------------|
| Energy and Commerce Committee | House | Referred to | Jul 11, 2019 |
| Financial Services Committee | House | Referred To | Jul 10, 2019 |

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

| Bill | Relationship | Last Action |
|------------|--------------|--|
| 116 S 4755 | Related bill | Sep 29, 2020: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |

Summary (as of Jul 10, 2019)

Prohibit Auto Insurance Discrimination Act

This bill prohibits an automobile insurer from considering specified factors when determining a consumer's insurance rates or eligibility. These prohibited factors include

- gender,
- employment status,
- zip code,
- census tract,
- marital status, and
- credit score.

Automobile insurers must make underwriting rules and rate filings available to the public.

The Federal Trade Commission may enforce a violation of these requirements as an unfair or deceptive act or practice.

Actions Timeline

- **Jul 11, 2019:** Referred to the Subcommittee on Consumer Protection and Commerce.
- **Jul 10, 2019:** Introduced in House
- **Jul 10, 2019:** Referred to the Committee on Financial Services, and in addition to the Committee on Energy and Commerce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.