

S 4755

Prohibit Auto Insurance Discrimination Act

Congress: 116 (2019–2021, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Sep 29, 2020

Current Status: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Latest Action: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Sep 29, 2020)

Official Text: <https://www.congress.gov/bill/116th-congress/senate-bill/4755>

Sponsor

Name: Sen. Booker, Cory A. [D-NJ]

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

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Sep 29, 2020

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
116 HR 3693	Related bill	Jul 11, 2019: Referred to the Subcommittee on Consumer Protection and Commerce.

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

- **Sep 29, 2020:** Introduced in Senate
- **Sep 29, 2020:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.