

## 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	<b>Jul 11, 2019:</b> 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**

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