

## HR 8576

### PAID Study Act of 2020

**Congress:** 116 (2019–2021, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Oct 9, 2020

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

**Latest Action:** Referred to the House Committee on Financial Services. (Oct 9, 2020)

**Official Text:** <https://www.congress.gov/bill/116th-congress/house-bill/8576>

### Sponsor

**Name:** Rep. Tlaib, Rashida [D-MI-13]

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

### Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Garcia, Jesus G. "Chuy" [D-IL-4]	D · IL		Oct 9, 2020
Rep. Takano, Mark [D-CA-41]	D · CA		Oct 9, 2020
Rep. Watson Coleman, Bonnie [D-NJ-12]	D · NJ		Oct 9, 2020

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Oct 9, 2020

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

No related bills are listed.

## **Prevent Auto Insurance Discrimination Study Act of 2020 or the PAID Study Act of 2020**

This bill requires the Government Accountability Office (GAO) to report on discrimination in private passenger automobile insurance coverage. Specifically, the GAO must report every two years on

- the use of non-driving related underwriting factors;
- controls and practices in use by insurers to prevent discriminatory pricing of coverage;
- how premiums are impacted by zip code, race, religion, and other factors; and
- state insurance regulatory oversight and enforcement regarding discriminatory pricing.

State insurance regulatory bodies must take into consideration these reports in establishing and approving premium rates for private passenger automobile insurance coverage.

### **Actions Timeline**

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- **Oct 9, 2020:** Introduced in House
- **Oct 9, 2020:** Referred to the House Committee on Financial Services.