

# HR 1270

PAID Act

**Congress:** 117 (2021–2023, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Feb 23, 2021

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

**Latest Action:** Referred to the Subcommittee on Consumer Protection and Commerce. (Feb 24, 2021)

**Official Text:** <https://www.congress.gov/bill/117th-congress/house-bill/1270>

## Sponsor

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

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

## Cosponsors (12 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Feb 23, 2021
Rep. Bishop, Sanford D., Jr. [D-GA-2]	D · GA		Feb 23, 2021
Rep. Garcia, Jesus G. "Chuy" [D-IL-4]	D · IL		Feb 23, 2021
Rep. Hastings, Alcee L. [D-FL-20]	D · FL		Feb 23, 2021
Rep. Hayes, Jahana [D-CT-5]	D · CT		Feb 23, 2021
Rep. Jones, Mondaire [D-NY-17]	D · NY		Feb 23, 2021
Rep. Lee, Barbara [D-CA-13]	D · CA		Feb 23, 2021
Rep. Ocasio-Cortez, Alexandria [D-NY-14]	D · NY		Feb 23, 2021
Rep. Takano, Mark [D-CA-41]	D · CA		Feb 23, 2021
Rep. Thompson, Bennie G. [D-MS-2]	D · MS		Feb 23, 2021
Rep. Tlaib, Rashida [D-MI-13]	D · MI		Feb 23, 2021
Rep. Omar, Ilhan [D-MN-5]	D · MN		Mar 2, 2021

## Committee Activity

Committee	Chamber	Activity	Date
Energy and Commerce Committee	House	Referred to	Feb 24, 2021
Financial Services Committee	House	Referred To	Feb 23, 2021

## Subjects & Policy Tags

**Policy Area:**

Finance and Financial Sector

## Related Bills

*No related bills are listed.*

## **Prohibit Auto Insurance Discrimination Act or the PAID 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**

---

- **Feb 24, 2021:** Referred to the Subcommittee on Consumer Protection and Commerce.
- **Feb 23, 2021:** Introduced in House
- **Feb 23, 2021:** 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.