

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.