

HR 3880

PAID Act

Congress: 118 (2023–2025, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jun 6, 2023

Current Status: Referred to the Subcommittee on Innovation, Data, and Commerce.

Latest Action: Referred to the Subcommittee on Innovation, Data, and Commerce. (Jun 9, 2023)

Official Text: <https://www.congress.gov/bill/118th-congress/house-bill/3880>

Sponsor

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

Party: Democratic • State: NJ • Chamber: House

Cosponsors (4 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Takano, Mark [D-CA-39]	D · CA		Jun 6, 2023
Rep. Tlaib, Rashida [D-MI-12]	D · MI		Jun 6, 2023
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Jun 7, 2023
Rep. Grijalva, Raúl M. [D-AZ-7]	D · AZ		Jun 9, 2023

Committee Activity

Committee	Chamber	Activity	Date
Energy and Commerce Committee	House	Referred to	Jun 9, 2023
Financial Services Committee	House	Referred To	Jun 6, 2023

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 regularly submit to the Federal Trade Commission (FTC) information that demonstrates that the insurer's marketing, underwriting, rating, claims handling, and fraud investigations do not disparately impact customers on the basis of race, color, national or ethnic origin, religion, sex, sexual orientation, disability, gender identity, or gender expression. Further, automobile insurers must make underwriting rules and rate filings available to the public.

The FTC may enforce a violation of these requirements as an unfair or deceptive act or practice.

Actions Timeline

- **Jun 9, 2023:** Referred to the Subcommittee on Innovation, Data, and Commerce.
- **Jun 6, 2023:** Introduced in House
- **Jun 6, 2023:** 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.