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HB 29

SPONSOR STATEMENT

"An Act relating to insurance discrimination."

HB29 seeks to prohibit insurers from discriminating against individuals on the basis of their political affiliation or expression.

HB29 amends the Insurance Code to prohibit a person from taking any of the following actions because of an individual's political affiliation or expression:

- refuse to insure or renew insurance coverage;
- limit the scope of insurance coverage;
- Cancel an existing policy of insurance;
- Deny a covered claim; or
- Increase the premium, policy fees or rates charged on an insurance policy.

A person does not violate this prohibition if the refusal, limitation, or charge is based on sound underwriting or actuarial principles reasonably related to actual or anticipated loss experience or is required or authorized by law or a regulatory mandate.

Given that insurance products are critical to protecting property and health, it is in the public interest to ensure that consumers are protected from discriminatory practices contrary to the foundational values of our democracy.