

**SENATE BILL NO. 286**

IN THE LEGISLATURE OF THE STATE OF ALASKA  
TWENTY-SECOND LEGISLATURE - SECOND SESSION

**BY SENATOR ELTON**

**Introduced: 2/8/02**

**Referred: Transportation, Labor and Commerce**

**A BILL**

**FOR AN ACT ENTITLED**

1 **"An Act prohibiting discrimination in insurance rates based on credit rating or credit**  
2 **scoring; and providing for an effective date."**

3 **BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

4 **\* Section 1.** AS 21.39.030 is amended by adding a new subsection to read:

5 (d) An insurer or underwriter may not base a standard, rate, or rating plan, in  
6 whole or in part, directly or indirectly, upon a person's credit rating or credit scoring.

7 **\* Sec. 2.** This Act takes effect immediately under AS 01.10.070(c).