

House File 495 - Introduced

HOUSE FILE _____
BY FORD

Passed House, Date _____ Passed Senate, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act prohibiting discrimination in the business of insurance on
2 the basis of gender and making remedies and penalties
3 applicable.
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:
5 TLSB 2746HH 82
6 av/es/88

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1 1 Section 1. Section 507B.4, subsection 7, Code 2007, is
1 2 amended by adding the following new paragraph:
1 3 NEW PARAGRAPH. d. Making or permitting any discrimination
1 4 on the basis of sex, including but not limited to a refusal to
1 5 insure, a refusal to continue to insure, or a limitation in
1 6 the amount of coverage available to an individual in any
1 7 contract of life insurance, life annuity, in the dividends or
1 8 other benefits payable, or in the amount of premium, policy
1 9 fees, or rates charged, or in any other terms and conditions
1 10 of such contract; or in the amount of premium, policy fees, or
1 11 rates charged for any policy or contract of insurance other
1 12 than life or in the benefits payable, or in any of the terms
1 13 or conditions of such contract, or in any other manner
1 14 whatsoever.

EXPLANATION

1 15 This bill prohibits the use of gender as a factor
1 16 supporting any type of discrimination in the business of
1 17 insurance. Violations of the provision are considered an
1 18 unfair insurance trade practice, for which the commissioner of
1 19 insurance may hold a hearing pursuant to Code section 507B.6,
1 20 and issue a cease and desist order, suspend or revoke a
1 21 license, and impose monetary penalties under Code sections
1 22 507B.6A and 507B.7.
1 23 LSB 2746HH 82
1 24 av:rj/es/88
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