

JAN 3 1 2005

COMMERCE, REGULATION & LABOR

HOUSE FILE 148
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:

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HC 148

1 Section 1. Section 507B.4, subsection 7, Code 2005, is
2 amended by adding the following new paragraph:
3 NEW PARAGRAPH. d. Making or permitting any discrimination
4 on the basis of sex, including but not limited to a refusal to
5 insure, a refusal to continue to insure, or a limitation in
6 the amount of coverage available to an individual in any
7 contract of life insurance, life annuity, in the dividends or
8 other benefits payable, or in the amount of premium, policy
9 fees, or rates charged, or in any other terms and conditions
10 of such contract; or in the amount of premium, policy fees, or
11 rates charged for any policy or contract of insurance other
12 than life or in the benefits payable, or in any of the terms
13 or conditions of such contract, or in any other manner
14 whatsoever.

15 EXPLANATION

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

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