

116TH CONGRESS  
1ST SESSION

# H. R. 1756

To amend the Fair Credit Reporting Act to prohibit the use of consumer reports and consumer information in making any determination involving auto insurance with respect to a consumer, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

MARCH 14, 2019

Ms. TLAIB (for herself, Mrs. DINGELL, Mr. COHEN, Mr. LAWSON of Florida, Ms. PLASKETT, Ms. CLARKE of New York, Mr. RICHMOND, Ms. WILSON of Florida, Mrs. LAWRENCE, Mr. BUTTERFIELD, Ms. JACKSON LEE, Ms. OCASIO-CORTEZ, Ms. NORTON, Ms. PRESSLEY, Ms. OMAR, Ms. HILL of California, Ms. LEE of California, Ms. ESCOBAR, Ms. JOHNSON of Texas, Mr. GREEN of Texas, Mr. KHANNA, Mr. GARCÍA of Illinois, Mr. MCGOVERN, Ms. JAYAPAL, and Ms. SHALALA) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend the Fair Credit Reporting Act to prohibit the use of consumer reports and consumer information in making any determination involving auto insurance with respect to a consumer, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Preventing Credit  
5 Score Discrimination in Auto Insurance Act”.

1 **SEC. 2. USE OF CONSUMER REPORTS AND CONSUMER IN-**  
2 **FORMATION FOR AUTO INSURANCE PUR-**  
3 **POSES PROHIBITED.**

4 (a) IN GENERAL.—Section 604(a)(3)(C) of the Fair  
5 Credit Reporting Act (15 U.S.C. 1681b(a)(3)(C)) is  
6 amended by inserting “, except auto insurance (as defined  
7 under subsection (h)(3))” before the semicolon.

8 (b) RULE OF CONSTRUCTION.—Section 604 of the  
9 Fair Credit Reporting Act (15 U.S.C. 1681b) is amended  
10 by adding at the end the following new subsection:

11 “(h) AUTO INSURANCE NOT AN AUTHORIZED BUSI-  
12 NESS PURPOSE.—

13 “(1) IN GENERAL.—No consumer reporting  
14 agency may furnish a consumer report or consumer  
15 information with respect to any consumer to any  
16 person for use in making any decision to underwrite  
17 or rate auto insurance, and no person shall use or  
18 obtain a consumer report or consumer information  
19 with respect to any consumer in connection with the  
20 underwriting or rating of any consumer in connec-  
21 tion with a transaction involving auto insurance.

22 “(2) INSURANCE INFORMATION NOT IN-  
23 CLUDED.—Information derived from the following  
24 databases shall not be treated as a consumer report  
25 or consumer information for purposes of paragraph  
26 (1):

1           “(A) Databases that contain information  
2 on property loss data regarding auto insurance,  
3 such as the Comprehensive Loss Underwriting  
4 Exchange (CLUE) and Automobile Property  
5 Loss Underwriting System (A-PLUS).

6           “(B) Databases that contain information  
7 on driver history, such as accidents or moving  
8 violations, typically maintained at State depart-  
9 ments of motor vehicles.

10           “(3) DEFINITIONS.—For purposes of this sub-  
11 section:

12           “(A) CONSUMER INFORMATION.—The  
13 term ‘consumer information’ means any infor-  
14 mation from the file of any consumer at a con-  
15 sumer reporting agency, or any product derived  
16 from any such information such as consumer  
17 credit reports or credit scores or any other risk  
18 score or predictor on any consumer.

19           “(B) AUTO INSURANCE.—The term ‘auto  
20 insurance’ means any personal automobile line  
21 of insurance, as defined in the Uniform Prop-  
22 erty and Casualty Product Coding Matrix es-  
23 tablished and maintained by the National Asso-

1           ciation of Insurance Commissioners or any suc-  
2           cessor document.”.

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