

MAR 16 2001
COMMERCE AND REGULATION

HOUSE FILE 632
BY FORD

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

A BILL FOR

1 An Act prohibiting discrimination in insurance on the basis of
2 sex.

3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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HF 632

1 Section 1. Section 507B.4, subsection 7, Code 2001, 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 any other of the terms and
10 conditions of such contract; or in the amount of premium,
11 policy fees, or rates charged for any policy or contract of
12 insurance other than life or in the benefits payable, or in
13 any of the terms or conditions of such contract, or in any
14 other manner whatever.

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 section
23 507B.7.

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