MAINE STATE LEGISLATURE

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131st MAINE LEGISLATURE

FIRST REGULAR SESSION-2023

Legislative Document

No. 723

S.P. 281

In Senate, February 16, 2023

An Act to Protect Consumers by Prohibiting Discrimination by Insurers Based on Certain Information

Reference to the Committee on Health Coverage, Insurance and Financial Services suggested and ordered printed.

DAREK M. GRANT Secretary of the Senate

Presented by President JACKSON of Aroostook.
Cosponsored by Representative PERRY of Calais and
Senators: BAILEY of York, RENY of Lincoln, Representative: Speaker TALBOT ROSS of Portland.

1	Be it enacted by the People of the State of Maine as follows:
2	Sec. 1. 24-A MRSA §16 is enacted to read:
3	§16. Discrimination prohibited; consumer credit report information
4 5 6	An insurer to which this Title applies may not use information disclosed in a consumer credit report to charge a higher premium rate based on the insured person's race, ethnicity religion, gender, income, lack of credit history or zip code.
7	SUMMARY
8 9 10	This bill prohibits an insurer from using information disclosed in a consumer credit report to charge a higher premium rate based on the insured person's race, ethnicity, religion, gender, income, lack of credit history or zip code.