

6195

Sponsor(s): Senator Benton

Brief Description: Requiring consumer reporting agencies to only use actual claims in underwriting decisions.

SB 6195 - DIGEST

(AS OF SENATE 2ND READING 2/17/04)

Provides that consumer reporting agencies may not include mere inquiries to an insurer regarding the terms and conditions of an insured consumer's real property insurance coverage to the agency's data base. Business data bases used for comprehensive loss underwriting exchange purposes, and relied upon by insurers for underwriting decisions, may only contain information regarding actual claim history.