

Congressman **Rahm Emanuel**

THE LIFE INSURANCE ANTI-DISCRIMINATION IN TRAVEL ACT (H.R. 3927)

SUMMARY

This legislation prohibits insurance companies from using previous lawful travel experiences as a factor in determining the pricing of, or eligibility for, life insurance.

WHY IS THIS LEGISLATION NECESSARY?

Numerous reports that many citizens who have traveled in the past to Israel and other countries listed by the U.S. State Department's "*Current Travel Warnings*" are being denied access to life insurance by some of the best known insurance companies in the country. Because there is little or no risk associated with prior lawful travel experience, past travel information should not be used when determining eligibility for a life insurance policy.

LEGISLATIVE PROVISIONS

The bill would make it unlawful to deny a person life insurance coverage, or to make any distinction or otherwise discriminate in the issuance, cancellation, terms, (including premium rates) or conditions of life insurance coverage, based upon past lawful travel experience.

Exclusions: Property & Casualty insurance, health insurance, and workers compensation insurance would be excluded from the terms of this bill.

Penalties: A violation of the terms of this legislation would constitute an unfair or deceptive act or practice pursuant to the applicable FTC regulations.

ORIGINAL COSPONSORS (16)

Anthony Weiner (D-NY), Peter Deutsch (D-FL), Henry Waxman (D-CA), Steve Israel (D-NY), Tom Lantos (D-CA), Eliot Engel (D-NY), Barney Frank (D-MA), Gary Ackerman (D-NY), Howard Berman (D-CA), Carolyn McCarthy (D-NY), Michael Michaud (D-ME), Jerrold Nadler (D-NY), Jan Schakowsky (D-IL), Benjamin L. Cardin (D-MD), Nita Lowey (D-NY), Robert Wexler (D-FL).