
ASSEMBLY BILL NO. 194—COMMITTEE ON COMMERCE AND LABOR

FEBRUARY 25, 2003

Referred to Committee on Commerce and Labor

SUMMARY—Prohibits insurer from using information included in consumer report of applicant or policyholder for certain policies of insurance. (BDR 57-1114)

FISCAL NOTE: Effect on Local Government: Yes.
Effect on the State: No.

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EXPLANATION – Matter in *bolded italics* is new; matter between brackets ~~omitted material~~ is material to be omitted.

AN ACT relating to insurance; prohibiting an insurer from requesting or requiring certain applicants or policyholders to provide a copy of their consumer reports; prohibiting an insurer from using information included in the consumer report of an applicant or policyholder as a basis for determining whether to issue, renew, cancel or increase the premium of certain policies of insurance; and providing other matters properly relating thereto.

THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

- 1 **Section 1.** Chapter 686A of NRS is hereby amended by
2 adding thereto a new section to read as follows:
3 ***1. Except as otherwise provided in subsection 2, an insurer***
4 ***shall not:***
5 ***(a) Request or require an applicant or policyholder to provide***
6 ***a copy of his consumer report to the insurer; or***
7 ***(b) Use any information included in the consumer report of an***
8 ***applicant or policyholder as a basis for determining whether to***
9 ***issue, cancel, renew or increase the premium for the renewal of a***
10 ***policy.***
11 ***2. The provisions of this section do not apply to a contract of***
12 ***surety insurance issued pursuant to chapter 691B of NRS or any***
13 ***commercial or business policy.***



- 1 3. *As used in this section, "consumer report" means any*
2 *written, oral or electronic communication of information that:*
3 (a) *Concerns the credit worthiness, credit standing, credit*
4 *capacity, character, general reputation, personal characteristics or*
5 *mode of living of a person; and*
6 (b) *Is intended to be used by an insurer, in whole or in part, as*
7 *a basis for any decision in connection with a transaction relating*
8 *to insurance.*

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