

## Session 123 - (2019-2020)

### H 3219 General Bill, By Gilliard and Govan

**Summary:** Consumer credit reporting

A BILL TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 38-1-25 SO AS TO DEFINE TERMINOLOGY CONCERNING CONSUMER CREDIT REPORTING IN THE INSURANCE LAW; BY ADDING SECTION 38-73-25 SO AS TO PROVIDE PROPERTY CASUALTY INSURANCE RATE-MAKING ORGANIZATIONS MAY NOT BASE HOMEOWNER'S INSURANCE POLICY RATES ON CREDIT SCORES OR CREDIT REPORTS; BY ADDING SECTION 38-75-1235 SO AS TO PROVIDE INSURERS MAY NOT REFUSE TO ISSUE, REFUSE TO RENEW, OR CANCEL HOMEOWNER'S INSURANCE POLICIES BASED ON CREDIT SCORES OR CREDIT REPORTS; TO AMEND SECTION 38-73-740, RELATING TO RECORD RETENTION REQUIREMENTS OF AUTOMOBILE INSURERS, SO AS TO MAKE A CONFORMING CHANGE; TO AMEND SECTIONS 38-77-122 AND 38-77-123, RELATING TO ACTS PROHIBITED WHEN DENYING OR REFUSING TO RENEW AUTOMOBILE INSURANCE POLICIES, SO AS TO MAKE CONFORMING CHANGES.

**12/18/18 House Prefiled**

**12/18/18 House Referred to Committee on Labor, Commerce and Industry**

**01/08/19 House Introduced and read first time (House Journal-page 133)**

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**02/12/19 House Member(s) request name added as sponsor: Govan**