

Alaska State Legislature

House of Representatives

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SPONSOR STATEMENT: HOUSE BILL 5

House Bill 5 prohibits the use of credit scoring in setting insurance rates, or denying insurance to Alaskans.

State law currently prohibits discriminatory practices in insurance rate setting. While it is unclear whether credit scoring is truly a discriminatory practice, the unwillingness of the industry to show a proven correlation between credit scores and claims filed seems to make a strong case.

House Bill 5 adds a component to Alaska's insurance laws (AS 21.36.120) prohibiting the current unfair use of a discriminatory factor, credit scoring, in underwriting and insurance rate setting.