

113TH CONGRESS  
2D SESSION

# H. R. 5067

To require the Federal Insurance Office to carry out a study on illegal steering and redlining in the insurance industry.

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IN THE HOUSE OF REPRESENTATIVES

JULY 10, 2014

Mr. CLAY introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To require the Federal Insurance Office to carry out a study on illegal steering and redlining in the insurance industry.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. STUDY ON INSURANCE STEERING AND RED-**

4 **LINING.**

5 (a) STUDY.—The Director of the Federal Insurance  
6 Office shall carry out a study to determine whether the  
7 insurance industry is engaging in the illegal practices of  
8 insurance steering or redlining. In carrying out such  
9 study, the Director shall investigate insurance products,

1 pricing, promotions, and placement of services being of-  
2 fered to consumers in the United States.

3 (b) REPORT.—Not later than the end of the 180-day  
4 period beginning on the date of the enactment of this Act,  
5 the Director shall issue a report to the Congress con-  
6 taining—

7 (1) all findings and determinations made in car-  
8 rying out the study required under subsection (a);  
9 and

10 (2) any legislative recommendations the Direc-  
11 tor may determine appropriate.

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