

**HB 2434 - DIGEST**

(SEE ALSO PROPOSED 1ST SUB)

Provides that, at renewal, an insurer shall not use a policyholder's updated credit history to determine premium when the updated credit history is less favorable to the policyholder than the prior credit history. Nothing in this act shall be construed to prevent an insurer from using factors other than a policyholder's updated credit history in determining premium increases, or to prevent inclusion of a policyholder's prior credit history in premium decisions at renewal.