

Amendments to Senate Bill No. 311
1st Reading Copy

For the Senate Business, Labor, and Economic Affairs Committee

Prepared by Pat Murdo
February 19, 2005 (7:55am)

1. Page 4, line 15.
Strike: "or"

2. Page 4, line 18.
Following: "considered"
Insert: ";

(f) the number of credit inquiries;

(g) the consumer's use of a particular type of credit card, charge card, or debit card or the number of credit cards obtained by a consumer;

(h) a loan if information from the credit report makes it evident that the loan is for the purchase of an automobile or a personal residence. However, an insurer may consider the bill payment history of any loan, the total number of loans, or both.

(i) the consumer's total available line of credit or total debt. However, an insurer may consider:

(i) the consumer's bill payment history on the debt; or

(ii) the total amount of outstanding debt if the outstanding debt exceeds the total line of credit"

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