

OUT OF ALIGNMENT

Women and Discrimination in the Texas Auto Insurance Market



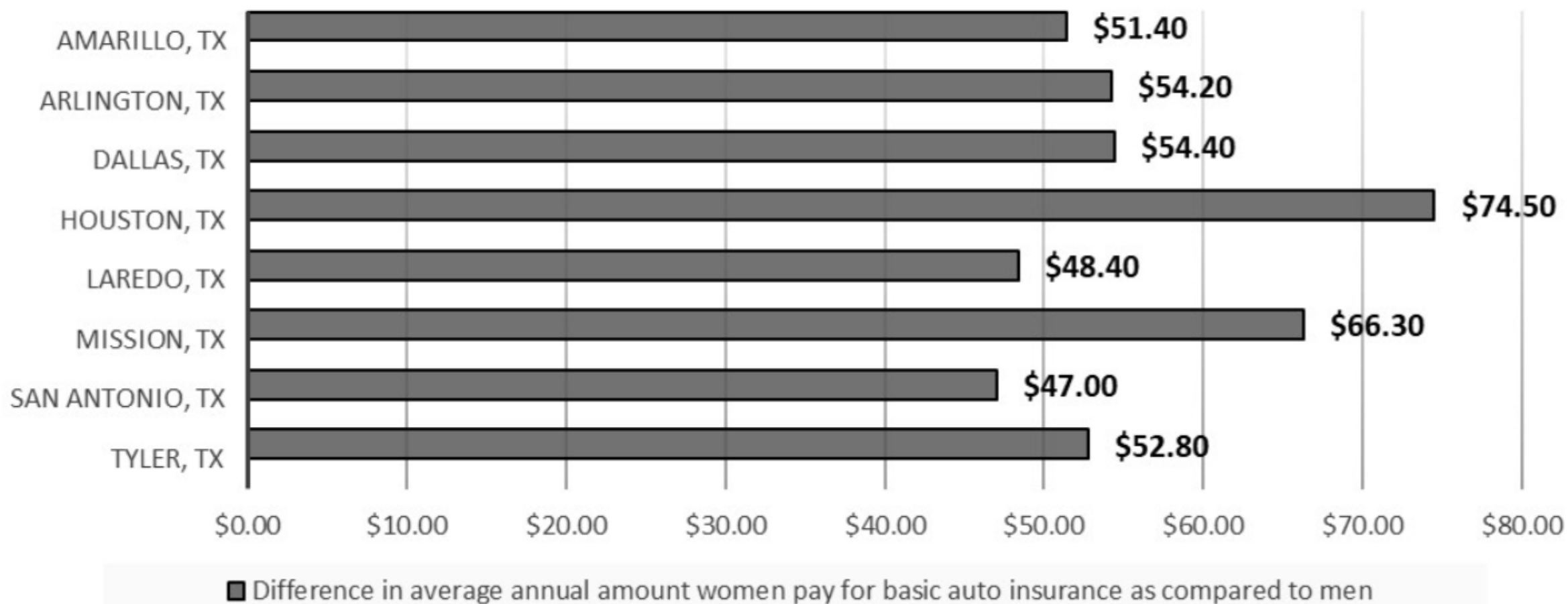
Texas Insurance Code §544.002 (a)(2).

It is unfair discrimination for an insurance provider to, “charge an individual a rate that is different from the rate charged to other individuals for the same coverage because of the individual’s... age, gender, marital status, or geographic location,” unless, “[the] charge is based on sound underwriting or actuarial principles reasonably related to actual or anticipated loss experience.”



Average Gender-based Surcharge by City

Women Consistently Pay More



Gender-based Surcharge by Company for Single Females

Farmers and Progressive have Highest Penalty for Single Women



NEXT STEPS

- Engaging with the state legislature and insurance regulator to drill down into the premium and loss data to assess the study outcomes and identify trends.
- Working with communities to elevate individual experiences in support of reforms.



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