

Wilmington, Delaware
June 2, 2022

#0188

Sponsor:

**Council
Member
Cabrer**

WHEREAS, recent findings have found that gender-based price discrimination for car insurance disproportionately affects women despite driving histories identical to their male counterparts. Senate Bill No. 231 will remove gender as a factor in determining car insurance premiums to end the trend of unfair insurance premiums. SB No. 231 is in alignment with the research, findings and policy recommendations of the Delaware Department of Insurance; and

WHEREAS, Title 21 - § 2218 mandates insurance for all vehicles registered in the State. Insurance premiums are an unavoidable cost to residents who own vehicles, and

WHEREAS, a recent auto insurance report finds that women in the State of Delaware are involved in fewer automobile accidents than men. Gender-based pricing for car insurance contrasts with Delaware's principle of non-discrimination based on immutable characteristics, which is necessary for a fair and equitable State, and

WHEREAS, precedent for the prohibition of gender-based pricing exists in the states of California, Hawaii, California, Hawaii, Massachusetts, Michigan, North Carolina, and Pennsylvania.

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF WILMINGTON that the Wilmington City Council is in favor of SB No. 231, which prohibits the use of gender, gender identity or sex as a rating factor in personal automobile insurance policies.

BE IT FURTHER RESOLVED that the Wilmington City Council urges the members of the Delaware General Assembly to support SB No. 231 as a step toward greater gender equity for all Delaware automobile owners.

Passed by City Council,

ATTEST: _____
City Clerk

SYNOPSIS: This Resolution urges the members of the Delaware General Assembly to support SB No. 231, which prohibits the use of gender, gender identity or sex as a rating factor in personal automobile insurance policies.