# A Resolution to End Discrimination in Insurance Policies

**WHEREAS**, Insurance providers in the United States routinely set premium rates based in part on an individual's sex, resulting in different costs for coverage; and

**WHEREAS**, Men are charged higher average premiums for automobile insurance, while women are charged higher average premiums for health insurance solely on the basis of sex rather than individual behavior or medical need; and

**WHEREAS**, Such sex-based pricing practices affect millions of Americans nationwide and lead to unequal financial burdens for consumers seeking legally or medically necessary insurance coverage; and

**WHEREAS**, These disparities perpetuate systemic inequality by normalizing differential treatment on the basis of sex and undermined principles of fairness and equal protection under the law; now, therefore be it

**RESOLVED,** That the Congress here assembled calls for the prohibition of discrimination in the pricing of insurance policies, requiring insurers to determine premiums based solely on individual risk factors, behavior, and other relevant data.

*Introduced for Congressional Debate by Brayden Poon of Clearfield High School*