



Ohio Revised Code

Section 3999.16 Person with a disability - unfair discrimination.

Effective: April 6, 2023

Legislation: House Bill 281 - 134th General Assembly

No officer, director, trustee, agent, or employee of any insurance company, corporation, or association authorized to transact business in this state shall knowingly use underwriting standards or rates that result in unfair discrimination against any person with a disability. This section does not prevent reasonable classifications of persons with disabilities for determining insurance rates.

As used in this section, "disability" means a medically diagnosable, abnormal condition which is expected to continue for a considerable length of time, whether correctable or uncorrectable by good medical practice, which can reasonably be expected to limit the person's functional ability, including but not limited to seeing, hearing, thinking, ambulating, climbing, descending, lifting, grasping, sitting, rising, any related function, or any limitation due to weakness or significantly decreased endurance, so that the person cannot perform the person's everyday routine living and working without significantly increased hardship and vulnerability to what are considered the everyday obstacles and hazards encountered by persons without disabilities.
