



Ohio Revised Code

Section 3911.16 Discrimination against persons of African descent prohibited.

Effective: May 4, 2004

Legislation: Senate Bill 97 - 125th General Assembly

No life insurance company organized or doing business within this state shall:

- (A) Make any distinction or discrimination on the basis of race as to premiums or rates charged for life insurance policies;
- (B) Demand or require greater premiums from persons who are of different races and who are of the same age, sex, general condition of health, and hope of longevity;
- (C) Make or require any rebate, diminution, or discount on the basis of race upon the sum to be paid on a life insurance policy in case of the death of the person insured;
- (D) Insert in the policy on the basis of race any condition or stipulation by which a person binds self, or the person's heirs, executors, administrators, or assigns, to accept any sum less than the full value or amount of the policy in case of a claim accruing thereon by reason of the death of the person insured.

Any stipulation or condition described in division (D) of this section so made or inserted is void.

If a life insurance company denies an applicant life insurance and the applicant believes that the denial was on the basis of race, the insurance company shall provide, upon the request of the applicant, the specific reason or reasons for the denial, as provided in section 3904.10 of the Revised Code, as well as an affirmation that the denial was not on the basis of race.
