**South Carolina General Assembly**

126th Session, 2025-2026

**H. 4466**

**STATUS INFORMATION**

General Bill

Sponsors: Rep. Pace

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Introduced in the House on April 30, 2025

Currently residing in the House Committee on **Labor, Commerce and Industry**

Summary: Financial services and insurance, antidiscrimination

**HISTORY OF LEGISLATIVE ACTIONS**

 Date Body Action Description with journal page number

 4/30/2025 House Introduced and read first time (House Journal‑page 106)

 4/30/2025 House Referred to Committee on **Labor, Commerce and Industry** (House Journal‑page 106)

View the latest  [legislative information](https://www.scstatehouse.gov/billsearch.php?billnumbers=4466&session=126&summary=B)  at the website

**VERSIONS OF THIS BILL**

[04/30/2025](https://www.scstatehouse.gov/sess126_2025-2026/prever/4466_20250430.docx)

A bill

TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY ADDING SECTION 37-6-130 SO AS TO PROHIBIT FINANCIAL INSTITUTIONS FROM DISCRIMINATING AGAINST A PERSON ON THE BASIS OF, AMONG OTHER THINGS, POLITICAL AFFILIATIONS OR RELIGIOUS BELIEFS; AND BY ADDING SECTION 38-57-330 SO AS TO PROHIBIT INSURERS FROM DISCRIMINATING AGAINST A PERSON ON THE BASIS OF, AMONG OTHER THINGS, POLITICAL AFFILIATIONS OR RELIGIOUS BELIEFS.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Chapter 6, Title 37 of the S.C. Code is amended by adding:

 Section 37‑6‑130. (A) As used in this section, “financial institution” means a state or national bank, a savings and loan association, savings bank, credit union, industrial loan and thrift company, or mortgage lender.

 (B) Financial institutions shall make determinations about the provision or denial of services based on an analysis of risk factors unique to each current or prospective customer and shall not engage in a practice described in subsection (C). This subsection does not restrict a financial institution that claims a religious purpose from making such determinations based on the current or prospective customer’s religious beliefs, religious exercise, or religious affiliations.

 (C) A financial institution shall not deny or cancel its services to a person, or otherwise discriminate against a person in making available such services or in the terms or conditions of such services, on the basis of:

 (1) a person’s political opinions, speech, or affiliations;

 (2) except as provided in subsection (B), the person’s religious beliefs, religious exercise, or religious affiliations;

 (3) any factor if it is not a quantitative, impartial, and risk‑based standard, including any such factor related to the person’s business sector; or

 (4) the use of a rating, scoring, analysis, tabulation, or action that considers a social credit score based on factors including:

 (a) a person’s political opinions, speech, or affiliations;

 (b) except as provided in subsection (B), a person’s religious beliefs, religious exercise, or religious affiliations;

 (c) a person’s lawful ownership of a firearm;

 (d) a person’s engagement in the lawful manufacture, distribution, sale, purchase, or use of firearms or ammunition;

 (e) a person’s engagement in the exploration, production, utilization, transportation, sale, or manufacture of fossil fuel‑based energy, timber, mining, or agriculture;

 (f) a person’s support of the state or federal government in combatting illegal immigration, drug trafficking, or human trafficking;

 (g) a person’s engagement with, facilitation of, employment by, support of, business relationship with, representation of, or advocacy for any person described in this subsection; or

 (h) a person’s failure to meet or commit to meet, or expected failure to meet, any of the following as long as such person is in compliance with applicable state or federal law:

 (1) environmental standards, including emissions standards, benchmarks, requirements, or disclosures;

 (2) social governance standards, benchmarks, or requirements, including environmental or social justice;

 (3) corporate board or company employment composition standards, benchmarks, requirements, or disclosures based on characteristics protected under state or federal law; or

 (4) policies or procedures requiring or encouraging employee participation in social justice programming, including diversity, equity, or inclusion training.

 (D) In addition to the remedies and penalties provided under this part, a violation of this section constitutes a violation of the South Carolina Consumer Protection Code compiled in this title. A violation of this section constitutes an unfair or deceptive act or practice affecting trade or commerce and is subject to the penalties and remedies of the South Carolina Consumer Protection Code.

SECTION 2. Chapter 57, Title 38 of the S.C. Code is amended by adding:

 Section 38‑57‑330. (A) Insurers shall make determinations about the provision of services based on an analysis of sound underwriting and actuarial principles related to actual or reasonably anticipated loss experience unique to each current or prospective customer and shall not engage in a practice described in subsection (B). This subsection does not restrict an insurer that claims a religious purpose from making such determinations based on the current or prospective customer’s religious beliefs, religious exercise, or religious affiliations.

 (B) An insurer shall not deny or cancel its services to a person, or otherwise discriminate against a person in making available such services or in the terms or conditions of such services, on the basis of:

 (1) a person’s political opinions, speech, or affiliations;

 (2) except as provided in subsection (A), a person’s religious beliefs, religious exercise, or religious affiliations;

 (3) any factor if it is not a quantitative, impartial, and risk‑based standard; or

 (4) the use of a rating, scoring, analysis, tabulation, or action that considers a social credit score based on factors including:

 (a) a person’s political opinions, speech, or affiliations;

 (b) except as provided in subsection (A), a person’s religious beliefs, religious exercise, or religious affiliations;

 (c) a person’s lawful ownership of a firearm;

 (d) a person’s engagement in the lawful manufacture, distribution, sale, purchase, or use of firearms or ammunition;

 (e) a person’s engagement in the exploration, production, utilization, transportation, sale, or manufacture of fossil fuel‑based energy, timber, mining, or agriculture;

 (f) a person’s support of the state or federal government in combatting illegal immigration, drug trafficking, or human trafficking;

 (g) a person’s engagement with, facilitation of, employment by, support of, business relationship with, representation of, or advocacy for any person described in this subsection; or

 (h) a person’s failure to meet or commit to meet, or expected failure to meet, any of the following as long as such person is in compliance with applicable state or federal law:

 (1) environmental standards, including emissions standards, benchmarks, requirements, or disclosures;

 (2) social governance standards, benchmarks, or requirements, including environmental or social justice;

 (3) corporate board or company employment composition standards, benchmarks, requirements, or disclosures based on characteristics protected under state or federal law; or

 (4) policies or procedures requiring or encouraging employee participation in social justice programming, including diversity, equity, or inclusion training.

 (C) A violation of this section constitutes an unfair trade practice and is subject to the remedies as provided in this chapter.

SECTION 3. This act takes effect upon approval by the Governor.

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