

ALEC EXPOSED

"ALEC" has long been a secretive collaboration between Big Business and "conservative" politicians. Behind closed doors, they ghostwrite "model" bills to be introduced in state capitols across the country. This agenda-underwritten by global corporations-- includes major tax loopholes for big industries and the super rich, proposals to offshore U.S. jobs and gut minimum wage, and efforts to weaken public health, safety, and environmental protections. Although many of these bills have become law, until now, their origin has been largely unknown. With **ALEC EXPOSED**, the Center for Media and Democracy hopes more Americans will study the bills to understand the depth and breadth of how big corporations are changing the legal rules and undermining democracy across the nation.

ALEC's Corporate Board
--in recent past or present

- AT&T Services, Inc.
 - centerpoint360
 - UPS
 - Bayer Corporation
 - GlaxoSmithKline
 - Energy Future Holdings
 - Johnson & Johnson
 - Coca-Cola Company
 - PhRMA
 - Kraft Foods, Inc.
 - Coca-Cola Co.
 - Pfizer Inc.
 - Reed Elsevier, Inc.
 - DIAGEO
 - Peabody Energy
 - Intuit, Inc.
 - Koch Industries, Inc.
 - ExxonMobil
 - Verizon
 - Reynolds American Inc.
 - Wal-Mart Stores, Inc.
 - Salt River Project
 - Altria Client Services, Inc.
 - American Bail Coalition
 - State Farm Insurance
- For more on these corporations, search at www.SourceWatch.org.

DID YOU KNOW? Corporations VOTED to adopt this. Through ALEC, global companies work as "equals" in "unison" with politicians to write laws to govern your life. Big Business has "a VOICE and a VOTE," according to newly exposed documents. **DO YOU?**

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Resolution Supporting Territorial Rating

Summary

"Redlining" originally referred to the refusal to insure an area identified on a map by red lines. Redlining also is used to refer to discrimination in insurance coverage because of race, sex, or other arbitrary factors. However, readlining is illegal in all fifty states.

Territorial rating, which should not be equated with "Redlining", refers to the legitimate business practice of factoring in the location of risk in determining an insurance premium. The frequency and severity of theft, natural disaster, arson, or other factors may be greater in one area than another.

Model Resolution

WHEREAS, the U.S. insurance industry provides coverage in the voluntary market and through assigned risk plans so that all persons have the opportunity to acquire insurance; and

WHEREAS, territorial rating refers to the practice of factoring the location of the risk in determining an insurance premium; and

WHEREAS, territorial rating is a legitimate and legal business practice used by the insurance industry; and

WHEREAS, territorial rating is not the illegal practice of redlining which refers to discrimination in insurance coverage due to ethnicity or other arbitrary factors; and

WHEREAS, insurance premiums differ from one area to another because of differences in the expected level of risk; and

WHEREAS, in a competitive insurance market, territorial rating ensures that insurance prices are fair and reasonable and adequate coverage is provided;

THEREFORE, BE IT RESOLVED that the American Legislative Exchange Council recommends that the legal practice of territorial rating not be confused with the illegal practice of redlining; and

BE IT FURTHER RESOLVED that the American Legislative Exchange Council endorses the practice of territorial rating in the competitive insurance market as a means to ensure that insurance prices are fair and reasonable and adequate coverage is provided.

1995 Sourcebook of American State Legislation

About Us and ALEC EXPOSED. The Center for Media and Democracy reports on corporate spin and government propaganda. We are located in Madison, Wisconsin, and publish www.PRWatch.org, www.SourceWatch.org, and now www.ALECExposed.org. For more information contact: editor@prwatch.org or 608-260-9713.

Did you know that global corporation Kraft Foods served as corporate co-chair in 2011?