

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1963 Session of 2017

INTRODUCED BY SACCONI, DRISCOLL, BERNSTINE, PETRARCA, O'NEILL, ROTHMAN, HELM, V. BROWN, READSHAW, BRADFORD, D. COSTA AND KEEFER, DECEMBER 11, 2017

REFERRED TO COMMITTEE ON INSURANCE, DECEMBER 11, 2017

AN ACT

1 Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An  
 2 act relating to insurance; amending, revising, and  
 3 consolidating the law providing for the incorporation of  
 4 insurance companies, and the regulation, supervision, and  
 5 protection of home and foreign insurance companies, Lloyds  
 6 associations, reciprocal and inter-insurance exchanges, and  
 7 fire insurance rating bureaus, and the regulation and  
 8 supervision of insurance carried by such companies,  
 9 associations, and exchanges, including insurance carried by  
 10 the State Workmen's Insurance Fund; providing penalties; and  
 11 repealing existing laws," in automobile insurance issuance,  
 12 renewal, cancellation and refusal, providing for insurance  
 13 rates for law enforcement officers and emergency responders.

14 The General Assembly of the Commonwealth of Pennsylvania  
 15 hereby enacts as follows:

16 Section 1. The act of May 17, 1921 (P.L.682, No.284), known  
 17 as The Insurance Company Law of 1921, is amended by adding a  
 18 section to read:

19 Section 2005.1. Insurance Rates for Law Enforcement Officers  
 20 and Emergency Responders.--(a) An insurer may not increase the  
 21 premium for a policy of automobile insurance to a law  
 22 enforcement officer or an emergency responder on the basis of  
 23 any accident involving a motor vehicle operated by the law

1 enforcement officer or emergency responder if:

2 (1) the accident occurred while the law enforcement officer  
3 or emergency responder was operating the motor vehicle in the  
4 performance of the law enforcement officer's or emergency  
5 responder's duties or in response to a 911 call; and

6 (2) there is a policy of insurance other than the policy of  
7 automobile insurance providing motor vehicle liability or  
8 collision coverage for the accident.

9 (b) Effect.--This section shall in no way restrict the  
10 premium which an insurer may charge a governmental entity for an  
11 insurance policy providing motor vehicle liability or collision  
12 insurance covering law enforcement officers or emergency  
13 responders.

14 (c) Definitions.--As used in this section, the following  
15 words and phrases shall have the meanings given to them in this  
16 subsection unless the context clearly indicates otherwise:

17 "Emergency responder." As the term is defined in 35 Pa.C.S.  
18 § 7332 (relating to definitions).

19 "Law enforcement officer." As the term is defined in 42  
20 Pa.C.S. § 5950(d) (relating to confidential communications  
21 involving law enforcement officers).

22 Section 2. This act shall take effect in 60 days.