

THE GENERAL ASSEMBLY OF PENNSYLVANIA

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# HOUSE BILL

## No. 1969

Session of  
1987

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INTRODUCED BY FOX, TRELLO, LINTON, MRKONIC, RAYMOND, MORRIS,  
J. L. WRIGHT, MICOZZIE, SERAFINI, CIVERA, FISCHER, BOWSER,  
BROUJOS, FLICK, BURD, E. Z. TAYLOR, COLAFELLA, CORNELL,  
SIRIANNI, LUCYK, MELIO, KENNEY AND LANGTRY, NOVEMBER 17, 1987

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REFERRED TO COMMITTEE ON INSURANCE, NOVEMBER 17, 1987

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AN ACT

1 Amending the act of June 5, 1968 (P.L.140, No.78), entitled "An  
2 act regulating the writing, cancellation of or refusal to  
3 renew policies of automobile insurance; and imposing powers  
4 and duties on the Insurance Commissioner therefor," further  
5 providing for notice of cancellation or refusal to renew  
6 policies.

7 The General Assembly of the Commonwealth of Pennsylvania  
8 hereby enacts as follows:

9 Section 1. Section 5 of the act of June 5, 1968 (P.L.140,  
10 No.78), entitled "An act regulating the writing, cancellation of  
11 or refusal to renew policies of automobile insurance; and  
12 imposing powers and duties on the Insurance Commissioner  
13 therefor," amended October 5, 1978 (P.L.1060 No.248), is amended  
14 to read:

15 Section 5. No cancellation or refusal to renew by an insurer  
16 of a policy of automobile insurance shall be effective unless  
17 the insurer shall deliver or mail, to the named insured at the  
18 address shown in the policy a written notice of the cancellation  
19 or refusal to renew. Such notice shall:

1       (1) Be approved as to form by the Insurance Commissioner  
2 prior to use;

3       (2) State the date, not less than [thirty] sixty days after  
4 the date of such mailing or delivering on which such  
5 cancellation or refusal to renew shall become effective, except  
6 that such effective date may be fifteen days from the date of  
7 mailing or delivery when it is being cancelled or not renewed  
8 for the reasons set forth in clauses (1) and (2) of section 4;

9       (3) State the specific reason or reasons of the insurer for  
10 cancellation or refusal to renew;

11       (4) Advise the insured of his right to request in writing,  
12 within [twenty] thirty days of the receipt of the notice of  
13 cancellation or intention not to renew, and of the receipt of  
14 the reason or reasons for the cancellation or refusal to renew  
15 as stated in the notice of cancellation or of intention not to  
16 renew, that the Insurance Commissioner review the action of the  
17 insurer;

18       (5) Either in the notice or in an accompanying statement  
19 advise the insured of his possible eligibility for insurance  
20 through the automobile assigned risk plan;

21       (6) Advise the insured that he must obtain compulsory  
22 automobile insurance coverage if he operates or registers a  
23 motor vehicle in the Commonwealth, that the insurer is notifying  
24 the Department of Transportation that the insurance is being  
25 cancelled or not renewed, and that the insured must notify the  
26 Department of Transportation that he has replaced said coverage.

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