

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1449 Session of  
2005

INTRODUCED BY DeLUCA, BARRAR, BEBKO-JONES, BELARDI, CALTAGIRONE,  
COHEN, CREIGHTON, CURRY, DeWEESE, FABRIZIO, FAIRCHILD,  
FREEMAN, GEORGE, GOODMAN, GRUCELA, HARPER, HENNESSEY,  
HERSHEY, JAMES, JOSEPHS, KENNEY, KOTIK, LaGROTTA, LEDERER,  
McGEEHAN, McILHATTAN, MUNDY, O'NEILL, PALLONE, PISTELLA,  
PRESTON, READSHAW, REICHLEY, ROONEY, SATHER, SCHRODER,  
SOLOBAY, TANGRETTI, J. TAYLOR, THOMAS, TIGUE, WALKO, WATERS,  
WHEATLEY, YOUNGBLOOD AND STABACK, APRIL 28, 2005

REFERRED TO COMMITTEE ON INSURANCE, APRIL 28, 2005

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," providing for certain disclosure to  
12 property or casualty insurance policyholders.

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

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

18 Section 626.1. CLUE Report Information.--(a) A property or  
19 casualty insurer shall disclose to each policyholder information  
20 about CLUE reports, how the policyholder may obtain a copy of

1 the policyholder's individual CLUE report and dispute inaccurate  
2 or incomplete information in the report. An insurance producer  
3 or insurer may not report policyholder information to CLUE  
4 unless the information is in relation to a filed claim.

5 (b) The term "CLUE," as used in this section, means the  
6 Comprehensive Loss Underwriting Exchange. The term "CLUE  
7 report," as used in this section, means a report issued by the  
8 Comprehensive Loss Underwriting Exchange that provides a claims  
9 history of an insured or a property and includes personal  
10 information about the insured. The term "CLUE report" includes a  
11 report issued by any other entity for similar purposes.

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