

THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 508 Session of 2007

INTRODUCED BY ORIE, RHOADES, RAFFERTY, LAVALLE, GREENLEAF,
FONTANA, PUNT, MELLOW, COSTA, BROWNE AND VANCE,
MARCH 19, 2007

REFERRED TO BANKING AND INSURANCE, MARCH 19, 2007

AN ACT

1 Amending the act of July 22, 1974 (P.L.589, No.205), entitled
2 "An act relating to unfair insurance practices; prohibiting
3 unfair methods of competition and unfair or deceptive acts
4 and practices; and prescribing remedies and penalties,"
5 further providing for unfair methods of competition and
6 unfair or deceptive acts or practices.

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

9 Section 1. Section 5(a) of the act of July 22, 1974
10 (P.L.589, No.205), known as the Unfair Insurance Practices Act,
11 is amended by adding a paragraph to read:

12 Section 5. Unfair Methods of Competition and Unfair or
13 Deceptive Acts or Practices Defined.--(a) "Unfair methods of
14 competition" and "unfair or deceptive acts or practices" in the
15 business of insurance means:

16 * * *

17 (15) A homeowners or personal lines residential property
18 insurer disclosing or submitting to any claims history report
19 provider, or to any other consumer reporting agency, any

1 information regarding any inquiry or claim made by the insured
2 in which a payment was not made unless this information is
3 accompanied by the details of the circumstances of the zero-
4 payout claim.

5 * * *

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