

THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 499 Session of 2009

INTRODUCED BY STACK, HUGHES, STOUT, FONTANA, ALLOWAY, LOGAN,
RAFFERTY, ERICKSON, LEACH, ORIE, WOZNIAK AND FERLO,
MARCH 2, 2009

REFERRED TO BANKING AND INSURANCE, MARCH 2, 2009

AN ACT

1 Providing for group life insurance to law enforcement officers
2 and for the powers and duties of the Commissioner of the
3 Pennsylvania State Police.

4 The General Assembly of the Commonwealth of Pennsylvania
5 hereby enacts as follows:

6 Section 1. Short title.

7 This act shall be known and may be cited as the Law
8 Enforcement Officer Group Life Insurance Act.

9 Section 2. Definitions.

10 The following words and phrases when used in this act shall
11 have the meanings given to them in this section unless the
12 context clearly indicates otherwise:

13 "Commissioner." The Commissioner of the Pennsylvania State
14 Police.

15 "Fraternal organization." A nonprofit organization within
16 this Commonwealth which is created and carried on for the mutual
17 benefit of its members, has a limited membership and a
18 representative form of government and is a branch, lodge or

1 chapter of a national or state organization.

2 "Law enforcement officer." A member of the Pennsylvania
3 State Police or an individual employed as a police officer who
4 holds a current certificate under 53 Pa.C.S. Ch. 21, Subch. D
5 (relating to municipal police education and training).

6 Section 3. Law enforcement officer group life insurance
7 program.

8 The commissioner may approve issuance of group life insurance
9 to fraternal organizations for law enforcement officers subject
10 to the following requirements:

11 (1) Each individual eligible for insurance under the
12 policy must be a law enforcement officer or spouse or
13 dependent of a law enforcement officer. A law enforcement
14 officer who becomes insured under this program while employed
15 as a law enforcement officer may continue the insurance,
16 including group term life insurance, after retirement from a
17 law enforcement agency or department.

18 (2) The premium for the law enforcement officer's policy
19 shall be paid by the Commonwealth on appropriation as
20 provided by law. The premium for a policy that covers a
21 spouse or dependent of a law enforcement officer shall be
22 paid by the law enforcement officer, or the spouse or
23 dependent of the law enforcement officer. An individual
24 family member may insure his spouse or dependent without
25 their signature or approval.

26 (3) The policy must cover at least 25 law enforcement
27 officers at the time of issue.

28 (4) The amounts of insurance under the policy must not
29 exceed \$400,000 per individual insured law enforcement
30 officer and \$100,000 per insured spouse or dependent.

1 (5) Participation in the insurance plan must be
2 voluntary.

3 (6) Except as otherwise provided by this section, the
4 policy or policies must comply with the provisions of the act
5 of May 11, 1949 (P.L.1210, No.367), referred to as the Group
6 Life Insurance Policy Law, and be approved by the
7 commissioner and the Insurance Commissioner.

8 Section 4. Regulations.

9 The Department of Insurance shall promulgate regulations as
10 necessary to carry out the provisions of this act.

11 Section 5. Effective date.

12 This act shall take effect in 60 days.