

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL
No. 2841 Session of
2004

INTRODUCED BY MAITLAND, SAYLOR, ARMSTRONG, BELFANTI, BOYD,
S. E. CORNELL, EGOLF, FAIRCHILD, GEORGE, GOOD, GOODMAN,
HALUSKA, JAMES, KOTIK, MANDERINO, ROHRER, SHANER, STABACK,
E. Z. TAYLOR, THOMAS, TIGUE, WASHINGTON, WEBER AND SOLOBAY,
SEPTEMBER 8, 2004

REFERRED TO COMMITTEE ON INSURANCE, SEPTEMBER 8, 2004

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 acts.

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

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

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

15 * * *

16 (15) Cancelling, refusing to renew or increasing the premium
17 of a person's insurance policy on the basis of inquiries to the
18 insurer from that person that do not result in the filing of a

1 claim.

2 (16) Cancelling or refusing to renew a person's insurance
3 policy upon the filing of any claim when that person did not
4 receive prior written notice from the insurer that the filing of
5 any future claims may result in cancellation or refusal to renew
6 the insurance policy.

7 * * *

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