
THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 194 Session of
1997

INTRODUCED BY TILGHMAN, JANUARY 23, 1997

REFERRED TO BANKING AND INSURANCE, JANUARY 23, 1997

AN ACT

1 Amending Title 75 (Vehicles) of the Pennsylvania Consolidated
2 Statutes, further providing limitations on certain premiums.

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

5 Section 1. Section 1793(a) of Title 75 of the Pennsylvania
6 Consolidated Statutes is amended to read:

7 § 1793. Special provisions relating to premiums.

8 (a) Limitation on premium increases.--

9 (1) An insurer shall not increase the premium rate of an
10 owner of a policy of insurance subject to this chapter solely
11 because one or more of the insureds under the policy made a
12 claim under the policy and was paid thereon unless, subject
13 to paragraph (3), it is determined that the insured was at
14 fault in contributing to the accident giving rise to the
15 claim.

16 (2) No insurer shall charge an insured who has been
17 convicted of a violation of an offense enumerated in section

1 1535 (relating to schedule of convictions and points) a
2 higher rate for a policy of insurance solely on account of
3 the conviction. An insurer may charge an insured a higher
4 rate for a policy of insurance if a claim is made under
5 paragraph (1).

6 (3) An insurer who assesses a surcharge premium which
7 results from an accident shall only be permitted to recover
8 the cost of the property damage which occurred to the insured
9 vehicle, less any deductible.

10 * * *

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