

THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 288 Session of
2005

INTRODUCED BY LAVALLE, COSTA, KITCHEN, O'PAKE, LOGAN, KASUNIC,
PILEGGI, EARLL, STACK AND RAFFERTY, FEBRUARY 15, 2005

REFERRED TO BANKING AND INSURANCE, FEBRUARY 15, 2005

AN ACT

1 Amending Title 75 (Vehicles) of the Pennsylvania Consolidated
2 Statutes, providing for determination of rates for private
3 passenger automobile insurance.

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

6 Section 1. Title 75 of the Pennsylvania Consolidated
7 Statutes is amended by adding a section to read:

8 § 1706. Determination of rates.

9 (a) General rule.--Notwithstanding any other law to the
10 contrary, an insurance company authorized to write private
11 passenger automobile insurance within this Commonwealth shall
12 apply the following factors in determining rates for private
13 passenger automobile insurance, in descending order of
14 importance:

- 15 (1) The insured's driving record.
16 (2) The number of miles the insured drives annually.
17 (3) The number of years the insured has been driving.
18 (4) Any other factor set forth by the Insurance

1 Commissioner by regulation.

2 (b) Prohibition.--An insurance company may not use the zip
3 code or any other information identifying the geographic
4 location of the insured to determine rates.

5 Section 2. All acts and parts of acts are repealed insofar
6 as they are inconsistent with this act.

7 Section 3. This act shall take effect in 60 days.