## THE GENERAL ASSEMBLY OF PENNSYLVANIA

## **HOUSE BILL**

No. 2136 Session of 2014

INTRODUCED BY TOBASH, SCAVELLO, LUCAS, PICKETT, COHEN, DeLUCA AND PASHINSKI, MARCH 31, 2014

REFERRED TO COMMITTEE ON INSURANCE, MARCH 31, 2014

## AN ACT

Amending the act of July 22, 1974 (P.L.589, No.205), entitled "An act relating to unfair insurance practices; prohibiting 2 unfair methods of competition and unfair or deceptive acts 3 and practices; and prescribing remedies and penalties," further providing for definitions. 5 6 The General Assembly of the Commonwealth of Pennsylvania 7 hereby enacts as follows: Section 1. The definition of "renewal" or "to renew" in 8 section 3 of the act of July 22, 1974 (P.L.589, No.205), known as the Unfair Insurance Practices Act, is amended to read: 10 11 Section 3. Definitions. -- As used in this act: 12 13 "Renewal" or "to renew" means the issuance and delivery by an 14 insurer of a policy superseding at the end of the policy period a policy previously issued and delivered by the same insurer or 15 16 affiliated insurer, such renewal policy to provide types and 17 limits of coverage at least equal to those contained in the 18 policy being superseded, or the issuance and delivery of a certificate or notice extending the term of a policy beyond its 19

- 1 policy period or term with types and limits of coverage at least
- 2 equal to those contained in the policy being extended: Provided,
- 3 however, That any policy with a policy period or term of less
- 4 than twelve months or any period with no fixed expiration date
- 5 shall for the purpose of this act be considered as if written
- 6 for successive policy periods or terms of twelve months.
- 7 \* \* \*
- 8 Section 2. This act shall take effect in 60 days.