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Senate of Pennsylvania

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TO: All Senators

DATE: December 20, 2010

FROM: Senator Michael J. Stack *MJS*

SUBJECT: Co-Sponsorship of Legislation

In the near future, I will **reintroduce Senate Bill 595 of the 2009-10 session**, which would expand the availability of insurance products throughout Pennsylvania. The Pennsylvania Insurance Department has been working with community groups and insurance agents to expand the availability of insurance products to Latino Communities throughout Pennsylvania. At these events, participants have expressed concern about the lack of adequate materials available in Spanish. Companies have also expressed concerns about the interpretation of insurance materials during a claim or dispute.

The Insurance Department worked with consumer groups, chambers of commerce, and companies to address this issue. I am introducing legislation that was developed by the Department to address these problems. The legislation amends the Unfair Insurance Practices Act to:

- Encourage insurance companies to provide translations of insurance policies endorsements, riders, and advertising materials in both English and languages other than English;
- Requires that non-English translations material disclose that the policy written in English controls in the event of a dispute;
- Requires that the non-English translations material contain information on how to contact the Insurance Department and file a complaint, raise a concern, or get assistance with understanding the material;
- Insurers that misrepresent information provided in a language other than English shall be subject to penalties.

This legislation is supported by the Pennsylvania Insurance Department. California, Florida, Illinois, Kentucky, Montana, Oregon, and Tennessee have enacted similar legislation.

Previous co-sponsors included Senators Farnese, Ferlo, Fontana, O'Pake, and Don White.

If you have any questions or would like to co-sponsor this bill, please call my office at 7-9608.