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MEMORANDUM

Date: March 16, 2011

To: All House Members

From: Representative Tony DeLuca

Subject: Co-Sponsorship of Legislation: Unfair Discrimination in Auto Insurance

In the near future, I will be re-introducing an updated version of House Bill 527 from last session. This legislation will make it an Unfair Insurance Practice Act violation to consider an individual's education level or occupation when underwriting or rating for auto insurance coverage.

It has come to my attention that some auto insurance companies are using education level or occupation, or both, as an underwriting tool with applicants. In other words, regardless of whether a driver has a clean driving record, he or she may be denied coverage or given a lower rate simply because he or she has not had the opportunity to attain a four year college degree, or holds a specific occupation.

Unlike other risk-related factors, a socio-economic factor such as education level or occupation should not be used to dictate whether an insurer should accept a risk, or how the insurer will rate the risk: Why should a Pennsylvanian with a life-long clean driving record have to pay hundreds of dollars more for auto insurance simply because he or she could not afford to attend college or have a specific type of job?

I hope you will join me in co-sponsoring this important bill and if you would like to do so, please contact Stacia Longenecker at slongene@pahouse.net or at 787-4437.

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