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MEMORANDUM

TO: All House Members

FROM: Representative Jim Cox

DATE: February 14, 2012

SUBJECT: Co-sponsorship of Legislation – Notification of Auto Insurance Coverage

In the near future I plan to introduce legislation which will amend Section 1786(d) of the Pennsylvania Vehicle Code.

Currently, an insurance company is required to notify PennDOT when anyone knowingly cancels their auto insurance or if the policy is not renewed due to non-payment of premium or through the company's decision to no longer provide coverage. However, the company is not currently required to notify PennDOT when a new policy is issued. Unfortunately, this often leads to a suspension of vehicle registration for individuals who simply canceled one policy to take out coverage with another company.

A recent example of this occurred when one of my constituents canceled her auto insurance and bought a new policy. She then renewed her registration and provided the new insurance information on the renewal card. She also sent the declaration page to PennDOT but it was never recorded on her file. Several months later when she was stopped in a routine traffic stop, the officer noticed that her registration had been suspended and her car was then impounded. To date, this constituent has already spent over \$600 in fees and faces an additional \$596 fine for driving with a suspended registration. Requiring an insurer to provide PennDOT with notice of newly issued coverage, as we currently require for cancellations and lapses in coverage, will prevent this type of unfortunate incident from occurring in the future.

If you are interested in cosponsoring this legislative proposal, please contact Jen Sellers at 772-2435 or jeseller@pahousegop.com.