

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 963 Session of
1995

INTRODUCED BY COLAFELLA, ITKIN, TRELLO, DeLUCA, WOZNIAK,
KUKOVICH, BATTISTO, HALUSKA, DEMPSEY, STABACK, DALEY,
M. COHEN, VAN HORNE, TRICH, CIVERA, J. TAYLOR, OLASZ,
BELARDI, LAUGHLIN, CURRY, PRESTON, BELFANTI AND CAPPABIANCA,
MARCH 6, 1995

REFERRED TO COMMITTEE ON INSURANCE, MARCH 6, 1995

AN ACT

1 Amending Title 75 (Vehicles) of the Pennsylvania Consolidated
2 Statutes, further providing for limitations on surcharges and
3 rate penalties for automobile insurance.

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

6 Section 1. Section 1799.3(a) of Title 75 of the Pennsylvania
7 Consolidated Statutes is amended to read:

8 § 1799.3. Limit on cancellations, refusals to renew, refusals
9 to write, surcharges, rate penalties and point
10 assignments.

11 (a) Damage claims.--

12 (1) No insurer shall cancel or refuse to renew a policy
13 or apply any surcharge, rate penalty or driver record point
14 assignment where, during the preceding three-year period, the
15 aggregate cost to the insurer for any person injured or
16 property damaged is determined to be less than \$650 in excess
17 of any self-insured retention or deductible applicable to the

1 named insured.

2 (2) If the aggregate cost to the insurer under paragraph
3 (1) is \$650 or more for no more than one accident during the
4 preceding three-year period, any premium increase, surcharge
5 or rate penalty is limited to 10% or less of the insured's
6 base premium.

7 * * *

8 Section 2. This act shall take effect in 60 days.