
THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 377 Session of
2009

INTRODUCED BY WHITE, BARRAR, BISHOP, BOYLE, BRENNAN,
CALTAGIRONE, D. COSTA, FABRIZIO, FREEMAN, GEORGE, GIBBONS,
KIRKLAND, KORTZ, MAHONEY, MANDERINO, MANN, McILVAINE SMITH,
MENSCH, MOUL, MUNDY, M. O'BRIEN, PAYTON, ROCK, SABATINA,
SIPTROTH, K. SMITH, WALKO, YOUNGBLOOD AND JOHNSON,
FEBRUARY 13, 2009

REFERRED TO COMMITTEE ON INSURANCE, FEBRUARY 13, 2009

AN ACT

1 Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An
2 act relating to insurance; amending, revising, and
3 consolidating the law providing for the incorporation of
4 insurance companies, and the regulation, supervision, and
5 protection of home and foreign insurance companies, Lloyds
6 associations, reciprocal and inter-insurance exchanges, and
7 fire insurance rating bureaus, and the regulation and
8 supervision of insurance carried by such companies,
9 associations, and exchanges, including insurance carried by
10 the State Workmen's Insurance Fund; providing penalties; and
11 repealing existing laws," in automobile insurance issuance,
12 renewal, cancellation and refusal, providing for use of
13 credit score and credit report information.

14 The General Assembly of the Commonwealth of Pennsylvania
15 hereby enacts as follows:

16 Section 1. The act of May 17, 1921 (P.L.682, No.284), known
17 as The Insurance Company Law of 1921, is amended by adding a
18 section to read:

19 Section 2005.1. Credit Score or Credit Report Information.--
20 An insurer shall not use a credit score or information contained
21 in a credit report in making a determination to:

1 (1) Cancel a policy.

2 (2) Issue a policy.

3 (3) Renew a policy.

4 (4) Impose a surcharge on a policy.

5 (5) Apply a rating factor to a policy.

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