

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1406 Session of 2009

INTRODUCED BY DeLUCA, CALTAGIRONE, COHEN, GEIST, GEORGE,  
HENNESSEY, JOSEPHS, KORTZ, MILLER, MUNDY, MURT, SIPTROTH,  
STABACK, VULAKOVICH AND WALKO, MAY 4, 2009

REFERRED TO COMMITTEE ON INSURANCE, MAY 4, 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," providing for certain disclosure to  
12 property or casualty insurance policyholders.

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

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

18 Section 626.1. CLUE Report Information.--(a) A property or  
19 casualty insurer shall disclose to each policyholder information  
20 about CLUE reports, how the policyholder may obtain a copy of  
21 the policyholder's individual CLUE report and dispute inaccurate  
22 or incomplete information in the report. An insurance producer

1 or insurer may not report policyholder information to CLUE  
2 unless the information is in relation to a filed claim.

3 (b) The term "CLUE," as used in this section, means the  
4 Comprehensive Loss Underwriting Exchange. The term "CLUE  
5 report," as used in this section, means a report issued by the  
6 Comprehensive Loss Underwriting Exchange that provides a claims  
7 history of an insured or a property and includes personal  
8 information about the insured. The term "CLUE report" includes a  
9 report issued by any other entity for similar purposes.

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