
THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1480 Session of
2013

INTRODUCED BY TOBASH, DeLUCA, MICOZZIE, KAUFFMAN, MILLARD,
R. MILLER, BARBIN, CALTAGIRONE AND BARRAR, JUNE 4, 2013

REFERRED TO COMMITTEE ON INSURANCE, JUNE 4, 2013

AN ACT

1 Amending Title 75 (Vehicles) of the Pennsylvania Consolidated
2 Statutes, further providing for availability of uninsured,
3 underinsured, bodily injury liability and property damage
4 coverages and mandatory deductibles.

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

7 Section 1. Section 1792(b) heading, (1) and (2) of Title 75
8 of the Pennsylvania Consolidated Statutes are amended to read:

9 § 1792. Availability of uninsured, underinsured, bodily injury
10 liability and property damage coverages and mandatory
11 deductibles.

12 * * *

13 (b) [Mandatory] Physical damage deductibles.--

14 (1) Every private passenger automobile insurance policy
15 providing collision coverage issued or renewed on and after
16 the effective date of this subsection shall [provide] offer a
17 deductible in an amount of \$500 or greater for collision
18 coverage.[, unless the named insured signs a statement
19 indicating the insured is aware that the purchase of a lower

1 deductible is permissible and that there is an additional
2 cost of purchasing a lower deductible, and the insured agrees
3 to accept it.

4 (2) Under no circumstances may a private passenger
5 automobile insurance policy provide a collision deductible in
6 an amount less than \$100.]

7 * * *

8 Section 2. The amendment of 75 Pa.C.S. § 1792(b) heading,
9 (1) and (2) shall apply to a private passenger automobile
10 insurance policy issued or renewed on or after the effective
11 date of this section.

12 Section 3. This act shall take effect in 60 days.