

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

AS REPORTED FROM COMMITTEE ON INSURANCE, HOUSE OF REPRESENTATIVES, AS AMENDED, JUNE 5, 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.~~[, COVERAGE[, unless the named insured signs a <--

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

5 (2) Under no circumstances may a private passenger
6 automobile insurance policy provide a collision deductible in
7 an amount less than \$100.] AND MAY OFFER A DEDUCTIBLE IN A <--
8 GREATER OR LESSER AMOUNT OR A ZERO DEDUCTIBLE.

9 * * *

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

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