

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 310 Session of 2021

INTRODUCED BY DeLUCA, CIRESI, BOBACK, FREEMAN, HILL-EVANS,  
SANCHEZ AND DEASY, JANUARY 28, 2021

REFERRED TO COMMITTEE ON INSURANCE, JANUARY 28, 2021

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, further providing for  
13 policy premium increases.

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

16 Section 1. Section 2005 of the act of May 17, 1921 (P.L.682,  
17 No.284), known as The Insurance Company Law of 1921, is amended  
18 by adding a subsection to read:

19 Section 2005. Policy Premium Increases.--\* \* \*

20 (a.1) For purposes of determining an applicant's premium for  
21 a new policy of insurance, eligibility for a premium discount or  
22 preferential premium category, an insurer may not take into  
23 account any accident involving a motor vehicle for which the

1 applicant was not determined by the police or an insurer for any  
2 of the parties involved in the accident to be primarily at fault  
3 for the accident.

4 \* \* \*

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