

# Regulatory Analysis Form

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2000 JUL 20 PM 4:02

REVIEW COMMISSION

IRRC Number: 1992

(1) Agency

Insurance Department

(2) I.D. Number (Governor's Office Use)

11-171

(3) Short Title

Pennsylvania Assigned Risk Plan

(4) PA Code Cite

31 Pa. Code, Chapter 33, §33.29  
and new 31 Pa. Code, Chapter 67a,  
§§67a.1-67a.2

(5) Agency Contacts & Telephone Numbers

Primary Contact: Peter J. Salvatore, Regulatory Coordinator,  
1326 Strawberry Square, Harrisburg, PA 17120, (717) 787-4429  
Secondary Contact:

(6) Type of Rulemaking (check one)

- Proposed Rulemaking  
 Final Order Adopting Regulation  
 Final Order, Proposed Rulemaking Omitted

(7) Is a 120-Day Emergency Certification Attached?

- No  
 Yes: By the Attorney General  
 Yes: By the Governor

(8) Briefly explain the regulation in clear and nontechnical language.

The purpose of this rulemaking is to repeal 31 Pa. Code, Chapter 33, §33.29 and establish Chapter 67a, §§67a.1-67a.2, Pennsylvania Assigned Risk Consumer Protection by: 1) providing a new title and format to facilitate understanding of the terminology and the provisions set forth in the regulation; 2) adding detail for clarity; 3) eliminating those items that should not be reflected in regulation but should be addressed in the assigned risk plan rules; and 4) strengthening the provisions of the regulation continuing to ensure protections for those residents of the Commonwealth seeking automobile insurance through the market of last resort.

(9) State the statutory authority for the regulation and any relevant state or federal court decisions.

The final form regulation is adopted under the authority of the act of May 17, 1921, P.L. 682, No. 284 (40 P.S. §§341-991); the act of May 17, 1921, P.L. 789, No. 285 (40 P.S. §§1-321); sections 206, 506, 1501 and 1502 of the act of April 9, 1929, P.L. 177, No. 175 (71 P.S. §§66, 186, 411 and 412); and section 3 of the Act of February 12, 1984, P.L. 28, No. 11, known as the Pennsylvania Auto Insurance Plan.

## Regulatory Analysis Form

(10) Is the regulation mandated by any federal or state law or court order, or federal regulation? If yes, cite the specific law, case or regulation, and any deadlines for action.

No.

(11) Explain the compelling public interest that justifies the regulation. What is the problem it addresses?

This final form regulation provides producers with the proper procedures concerning placing coverage through the Pennsylvania Assigned Risk Plan and adds consumer protections measures.

(12) State the public health, safety, environmental or general welfare risks associated with nonregulation.

There are no public health, safety, environmental or general welfare risks associated with this final form rulemaking.

(13) Describe who will benefit from the regulation. (Quantify the benefits as completely as possible and approximate the number of people who will benefit.)

All consumers will benefit from the repeal of the old regulation to the extent that the new regulation will more clearly outline the consumer protection aspects of the law.

### **Regulatory Analysis Form**

(14) Describe who will be adversely affected by the regulation. (Quantify the adverse effects as completely as possible and approximate the number of people who will be adversely affected.)

There will be no adverse effects on any party as a result of the repeal of this regulation and adoption of the new regulation.

(15) List the persons, groups or entities that will be required to comply with the regulation. (Approximate the number of people who will be required to comply.)

All agents and brokers authorized to do business in property and casualty insurance and who are certified by the Plan.

(16) Describe the communications with and input from the public in the development and drafting of the regulation. List the persons and/or groups who were involved, if applicable.

Input in developing this proposed regulation was received by the stakeholders of the Assigned Risk Plan (Plan) and the Insurance Federation of Pennsylvania, Inc. During the 30-day public comment period, comments were received from the Insurance Federation of Pennsylvania, Inc. (IFP), the Professional Insurance Agents of Pennsylvania (PIA) and Duane, Morris & Heckscher, counsel for the Plan. On February 18, 1999, the Independent Regulatory Review Commission (IRRC) provided the Department with its comments and suggestions. The Department considered all these comments in drafting the final form regulation.

(17) Provide a specific estimate of the costs and/or savings to the regulated community associated with compliance, including any legal, accounting or consulting procedures which may be required.

The amendment will not have any impact on costs associated with insurance companies or producers certified by the Pennsylvania Assigned Risk Plan.

**Regulatory Analysis Form**

(18) Provide a specific estimate of the costs and/or savings to local governments associated with compliance, including any legal, accounting or consulting procedures which may be required.

There are no costs or savings to local governments associated with this rulemaking.

(19) Provide a specific estimate of the costs and/or savings to state government associated with the implementation of the regulation, including any legal, accounting, or consulting procedures which may be required.

There are no costs or savings to local governments associated with this rulemaking.

## Regulatory Analysis Form

(20) In the table below, provide an estimate of the fiscal savings and costs associated with implementation and compliance for the regulated community, local government, and state government for the current year and five subsequent years. N/A

	Current FY Year	FY +1 Year	FY +2 Year	FY +3 Year	FY +4 Year	FY +5 Year
<b>SAVINGS:</b>	\$	\$	\$	\$	\$	\$
Regulated Community						
Local Government						
State Government						
<b>Total Savings</b>						
<b>COSTS:</b>						
Regulated Community						
Local Government						
State Government						
<b>Total Costs</b>						
<b>REVENUE LOSSES:</b>						
Regulated Community						
Local Government						
State Government						
<b>Total Revenue Losses</b>						

(20a) Explain how the cost estimates listed above were derived.

N/A

**Regulatory Analysis Form**

(20b) Provide the past three year expenditure history for programs affected by the regulation.  
None.

Program	FY -3	FY -2	FY -1	Current FY

(21) Using the cost-benefit information provided above, explain how the benefits of the regulation outweigh the adverse effects and costs.

No costs or adverse effects are anticipated as a result of the regulation.

(22) Describe the nonregulatory alternatives considered and the costs associated with those alternatives. Provide the reasons for their dismissal.

Repealing Chapter 33 and revising the provisions under Chapter 67a is the most efficient method to achieve consistency with the authorizing statute. No other alternatives were considered.

(23) Describe alternative regulatory schemes considered and the costs associated with those schemes. Provide the reasons for their dismissal.

No other regulatory schemes were considered. The amendment of the regulation is the most efficient method of updating the regulatory requirements.

**Regulatory Analysis Form**

(24) Are there any provisions that are more stringent than federal standards? If yes, identify the specific provisions and the compelling Pennsylvania interest that demands stronger regulation.

No.

(25) How does this regulation compare with those of other states? Will the regulation put Pennsylvania at a competitive disadvantage with other states?

The rulemaking will not put Pennsylvania at a competitive disadvantage with other states. It merely provides for consistency with the statute.

(26) Will the regulation affect existing or proposed regulations of the promulgating agency or other state agencies? If yes, explain and provide specific citations.

No.

(27) Will any public hearings or informational meetings be scheduled? Please provide the dates, times, and locations, if available.

No public hearings or informational meetings are anticipated.

## Regulatory Analysis Form

(28) Will the regulation change existing reporting, record keeping, or other paperwork requirements? Describe the changes and attach copies of forms or reports which will be required as a result of implementation, if available.

The amendment of the regulation imposes no additional paperwork requirements on the Department, insurers, producers, or the general public.

(29) Please list any special provisions which have been developed to meet the particular needs of affected groups or persons including, but not limited to, minorities, elderly, small businesses, and farmers.

The rulemaking will have no effect on special needs of affected parties.


(30) What is the anticipated effective date of the regulation; the date by which compliance with the regulation will be required; and the date by which any required permits, licenses or other approvals must be obtained?

The rulemaking will take effect upon approval of the final form regulation by the legislative standing committees, the Independent Regulatory Review Commission and the Office of Attorney General and upon final publication in the *Pennsylvania Bulletin*.

(31) Provide the schedule for continual review of the regulation.

The Department reviews each of its regulations for continued effectiveness on a triennial basis.



CDL-1  <b>FACE SHEET FOR FILING DOCUMENTS WITH THE LEGISLATIVE REFERENCE BUREAU</b>  (Pursuant to Commonwealth Documents Law)  <div style="text-align: right;">1992</div>		RECEIVED 2000 JUL 20 PM 4:02 REVIEW COMMISSION 
DO NOT WRITE IN THIS SPACE		
Copy below is hereby approved as to form and legality. Attorney General  By _____ (Deputy Attorney General)  _____ Date of Approval  → Check if applicable. Copy not approved. Objections attached.	Copy below is hereby certified to be a true and correct copy of a document issued, prescribed or promulgated by:  <b>Insurance Department</b> _____ (AGENCY)  DOCUMENT/FISCAL NOTE NO. <u>11-171</u>  DATE OF ADOPTION: _____  BY: <u>M. Diane Koken</u> <b>M. Diane Koken</b> <b>Insurance Commissioner</b> TITLE: _____ (EXECUTIVE OFFICER, CHAIRMAN OR SECRETARY)	Copy below is hereby approved as to form and legality. Executive or Independent Agencies  <u>[Signature]</u> _____  <u>7/14/00</u> DATE OF APPROVAL  (DEPUTY GENERAL COUNSEL) ( <del>CHIEF COUNSEL, INDEPENDENT AGENCY</del> ) (STRIKE INAPPLICABLE TITLE)  → Check if applicable. No Attorney General approval or objection within 30 days after submission.

## Notice of Final Form Rulemaking

### Insurance Department

31 Pa. Code, Chapter 33, §33.29 and  
31 Pa. Code, Chapter 67a, §§67a.1-67a.2

Pennsylvania Assigned Risk Consumer Protection

## **PREAMBLE**

The Insurance Department (Department) hereby repeals 31 Pa. Code, Chapter 33, section 33.29 (relating to the Pennsylvania Assigned Risk Plan) and establishes 31 Pa. Code, Chapter 67a as set forth in Annex A.

### **Statutory Authority**

The final form regulation is adopted under the authority of the act of May 17, 1921, P.L. 682, No. 284 (40 P.S. §§341-991); the act of May 17, 1921, P.L. 789, No. 285 (40 P.S. §§1-321); sections 206, 506, 1501 and 1502 of the act of April 9, 1929, P.L. 177, No. 175 (71 P.S. §§66, 186, 411 and 412); and section 3 of the Act of February 12, 1984, P.L. 28, No. 11, known as the Pennsylvania Auto Insurance Plan.

### **Comments and Response**

Notice of proposed rulemaking was published at 28 Pa.B. 42 5246 (October 17, 1998) with a 30-day comment period. During the 30-day comment period, comments were received from the Insurance Federation of Pennsylvania, Inc. (IFP), the Professional Insurance Agents of Pennsylvania (PIA) and Duane, Morris & Heckscher. During its regulatory review, the Independent Regulatory Review Commission (IRRC) submitted comments to the Department. The following is a response to those comments.

The Insurance Federation of Pennsylvania supported the Department's efforts in revising the regulation and raised no objections.

Both Duane Morris & Heckscher, counsel for the Assigned Risk Plan, and the IRRC recommended that section 67a.2(f) reference the recently enacted legislation that amended Title 75. The Department agrees with this and has changed the annex accordingly.

In section 67a.1, relating to definitions, both PIA and the IRRC recommended that the Department follow the definition of "Assigned Risk Plan" that is provided in the statute. Since this is a stylistic change, the Department has no objection to this request and has made the change accordingly.

Both PIA and the IRRC also requested a clarification to the terms "Producer" and "Producer of Record". The Department agrees with the clarification and has revised the language to reflect that agents and brokers are "certified or licensed" by the Department. The Department issues certificates of qualification to agents, thus certifying them, and licenses to brokers. Both PIA and the IRRC also suggested that the definition of "voluntary market" include the term "ordinary", as reflected in 75 Pa.C.S. § 1741 (relating to establishment of the plan). The Department agrees with the recommendation and has made this change.

Section 67a.2, relating to consumer protection - need, reasonableness and clarity, required that producers perform a reasonable search of the ordinary market prior to placing business with the Plan. Both PIA and the IRRC raised the objection that the statute does not require that a reasonable search be made.

The statute provides that an agent or broker may place an insured in the plan if coverage is not available in the ordinary market. Plan applications, approved by the Department, provide that the insured and agent or broker confirm that the insured attempted to obtain such coverage through the ordinary market and could not. In light of this, the Department believes that the statutory provisions and current practices obviate the need to include an explicit requirement in the regulation that a "reasonable search" of the ordinary market be made. Accordingly, consistent with PIA and IRCC's suggestion, the Department has deleted the express requirement in the regulation requiring a reasonable search of the ordinary market.

PIA objected to the requirements in section 67a.2(c) that state a producer may not accept cash as a method of payment. This objection seems tenuous, considering that the current regulation, duly promulgated, already prohibits this activity. The Department obviously believes that the current regulation is valid and enforceable; also, the prohibition against accepting cash is clearly an important tool to prevent abuse or misuse of funds. If current practice is to abide by the current regulation, then the proposed regulation does not place any additional burden on agents or brokers. Therefore, the Department believes that this provision should remain in the rulemaking and has retained the language in section 67a.2(c).

The IRCC recommended that the regulations include a definition of the Assigned Risk Plan Rules and explain where they may be obtained. The Department does not believe that this would be of substantive or procedural benefit appropriate for inclusion in the regulations. The intent of this chapter is to ensure consumer protection, with regard to coverage through the plan. Adding language on the availability of plan rules, and agents' access thereto, does not constitute a regulatory mandate that would enhance consumer protection. Further the Assigned Risk Plan Governing Committee develops the rules, which are filed with, and approved by, the Insurance Department. All certified producers for the plan must have access to the rules, obtainable through the Assigned Risk Plan itself. Also, most agents know of the availability of the plan rules or access to the plan. If an agent or broker is not aware of the plan, that agent or broker usually obtains this information from either the Department, a trade association, of which the agent or broker may be a member, or experienced agents and brokers in the marketplace. Therefore, the Department has not included a definition of the plan rules or how the plan rules may be obtained.

### **Affected Parties**

The rulemaking applies to insurance companies, doing the business of property and casualty insurance in this Commonwealth.

### **Fiscal Impact**

#### *State Government*

There will be no increase in cost to the Department due to the adoption of the Chapter 67a.

#### *General Public*

There will be no fiscal impact to the public.

#### *Political Subdivisions*

The rulemaking will not impose additional costs on political subdivisions.

#### *Private Sector*

The rulemaking will not impose additional costs of insurance companies doing the business of property and casualty insurance in the Commonwealth.

#### *Paperwork*

The adoption of the rulemaking will not impose additional paperwork on the Department or the insurance industry.

### **Effectiveness/Sunset Date**

This rulemaking becomes effective upon publication in the Pennsylvania Bulletin. No sunset date has been assigned.

### **Contact person**

Any questions or comments regarding this regulation should be directed to Peter J. Salvatore, Regulatory Coordinator, Office of Special Projects, 1326 Strawberry Square, Harrisburg, PA 17120, phone (717) 787-4429. Questions or comments may also be e-mailed to [psalvato@ins.state.pa.us](mailto:psalvato@ins.state.pa.us) or faxed to (717) 705-3873.

### **Regulatory review**

Under section 5(a) of the Regulatory Review Act, (71 P.S. §745.5(a)) the agency submitted a copy of this regulation on October 5, 1998 to the Independent Regulatory Review Commission and to the Chairmen of the House Insurance Committee and the Senate Banking and Insurance Committee. In addition to the submitted regulation, the agency has provided the Commission and the Committees with a copy of a detailed Regulatory Analysis Form prepared by the agency in compliance with Executive Order 1996-1, "Regulatory Review and Promulgation." A copy of that material is available to the public upon request.

In preparing this final form regulation, the Department considered all comments received from IRRC, the Committees and the public. This final form regulation was (deemed) approved by the House and Senate Committees on \_\_\_\_\_. In accordance with section 5a(d) of the Regulatory Review Act (71 P.S. §745.5a(d)), IRRC met on \_\_\_\_\_ and (deemed) approved the regulation in accordance with section 5a(e) of the Regulatory Review Act (71 P.S. §745.5a(e)).

### **Findings**

The Commissioner finds that:

- (1) Public notice of intention to adopt this rulemaking as amended by this order has been given under sections 201 and 202 of the act of July 31, 1968 (P.L. 769, No240) (45 P.S. §§1201 and 1202) and the regulations thereunder, 1 Pa. Code §§7.1 and 7.2.
- (2) The adoption of this rulemaking in the manner provided in this order is necessary and appropriate for the administration and enforcement of the authorizing statutes.

### **Order**

The Commissioner, acting under the authorizing statutes, orders that:

- (a) The regulations of the Department, 31 Pa. Code, are amended by deleting §33.29 and adopting §§67a.1-67a.2, to read as set forth in Annex A.
- (b) The Commissioner shall submit this order and Annex A to the Office of General Counsel and Office of Attorney General for approval as to form and legality as required by law.
- (c) The Commissioner shall certify this order and Annex A and deposit them with the Legislative Reference Bureau as required by law.

(d) The regulation adopted by this order shall take effect upon final publication in the *Pennsylvania Bulletin*.

M. Diane Koken  
Insurance Commissioner

CONTINUATION SHEET FOR FILING DOCUMENTS  
WITH THE LEGISLATIVE REFERENCE BUREAU  
Pursuant to Commonwealth Documents Law

ANNEX A

PENNSYLVANIA REGULATIONS TITLE 31. -- INSURANCE PART I.-- GENERAL PROVISIONS. Subpart C. Agents and Brokers Chapter 33 -- LICENSING REQUIREMENTS -  
- Agent Licenses

Sec.

33.29 [Pennsylvania automobile insurance plan (assigned risk)] Reserved.

§ 33.29 [Pennsylvania automobile insurance plan (assigned risk)]

(a) An agent who submits an application to the assigned risk plan through the company for which he is a licensed agent is not required to be licensed as an insurance broker in order to handle the delivery of the policy of the company to which the risk is assigned.

(b) Commissions earned on the transaction shall be considered as having been earned in the normal business of the agent with the company for which he holds an agent's license.

(c) An agent or broker through whom an assigned risk was placed is obligated to return, on a pro rata basis, his unearned commission to the insurance company to which the risk was assigned upon cancellation of a policy by the company. An agent or broker through whom an assigned risk was placed is obligated to return, on a short rate basis, as provided in the policy, his unearned commission to the insurance company to which the risk was assigned upon cancellation of a policy by an insured. In the absence of an explanation satisfactory to the Insurance Department, an agent or broker failing to return unearned commissions as provided in this subsection shall be deemed in violation of sections 633 and 639 of the Insurance Department Act of one thousand nine hundred and twenty-one (40 P.S. §§ 273 and 279) and other applicable laws and shall be subject to penalties as specified therein.

(d) Upon original applications, premium monies to the producer of record shall be in the form of a postal money order, cashier's check, certified check, or personal check made payable to the "Pennsylvania Automobile Insurance Plan." The producer of record shall speedily remit such payment in conformance with the rules of the Plan. Upon receipt of such premium monies, the producer of record shall issue a receipt, certifying the date -- day, month, and year -- and time -- hour, a.m. or p.m., the applicant's name and address, the signature of the producer, and the following statement:

"Received for the Pennsylvania Automobile Insurance Plan."

The producer of record shall maintain appropriate records of original applications, noting the time and date of coverage and shall make available for inspection or photocopying such records

by the Plan or by a company representative or the Insurance Department. A copy of such receipt will be sent to the Plan along with other forms in conformance with the rules of the Plan.

(e) If the applicant produces reasonable documentation of payment of the required premium to the producer of record and completion of an application for insurance under the Plan, payment to the producer of record shall be deemed payment to the Plan for the purposes of this subsection. Coverage shall be deemed effective as of the date and time specified in the application and according to Sections 11, 12, and 14 of the Plan.

(f) An agent or broker failing to remit premium monies received pursuant to subsection (d) of this section violates sections 633, 633.1 and 639 of The Insurance Department Act of one thousand nine hundred and twenty-one (40 P.S. §§ 273, 273.1 and 279) and any other applicable laws and shall be subject to penalties as specified therein.] Reserved.

**PENNSYLVANIA REGULATIONS TITLE 31. -- INSURANCE PART II.--  
AUTOMOBILE INSURANCE. Chapter 67a. Pennsylvania Assigned Risk Plan Consumer  
Protections**

Sec.

67a.1 Definitions

67a.2 Consumer Protections

**§ 67a.1 Definitions**

The following words and terms, when used in this chapter, have the following meaning:

*Assigned Risk Plan* - a mechanism for the equitable apportionment among insurers of good faith applicants who are unable to obtain insurance through the voluntary market AS DEFINED IN SECTION 7 OF THE MOTOR VEHICLE FINANCIAL RESPONSIBILITY LAW (75 Pa.C.S. §1702).

*Producer* - an agent or broker, CERTIFIED OR LICENSED, authorized by the Insurance Department to conduct business and certified by the Assigned Risk Plan.

*Producer of Record* - The agent or broker, CERTIFIED OR LICENSED, authorized by the Insurance Department to conduct business, certified by the Assigned Risk Plan and whose signature appears on the application for insurance.

*Voluntary Market* - The ORDINARY market where a person obtains insurance without the assistance from government and through an insurer of the consumer's own selection.



## **§ 67a.2 Consumer Protections**

(a) A producer may submit an application to the Assigned Risk Plan and may deliver the policy of the company to which the risk is assigned.

(b) A producer may submit an application to the Assigned Risk Plan only after having been unable to obtain coverage for the applicant. ~~IN after a reasonable search of the voluntary market,~~ within the time frame established by the Assigned Risk Plan rules.

(c) Upon completion of the original application, premium monies from the applicant to the producer of record shall be in the form of a money order, cashier's check, certified check, personal check, or other method approved by the Commissioner, made payable to the "Pennsylvania Assigned Risk Plan". The producer of record shall not accept cash.

(d) Upon receipt of such premium monies for an original application, the producer of record shall issue a receipt showing the amount received, and the date and time that the money was received. The receipt shall also contain the applicant's name and address, the signature of the producer of record and a statement indicating that it was received for the Pennsylvania Assigned Risk Plan. The electronic mail reference number shall be included, if applicable.

(e) A producer of record shall maintain appropriate records of original applications, including the electronic mail reference number, noting the date and time of coverage. The producer of record shall make available for inspection such records to the Assigned Risk Plan, a representative of the assigned company or the Insurance Department.

(f) If the applicant produces reasonable documentation of payment of the required premium to the producer of record in accordance with paragraph (c) and a completed application for insurance under the Assigned Risk Plan, payment to the producer of record shall be deemed payment to the Assigned Risk Plan in accordance with the Assigned Risk Plan rules. Coverage shall be effective as of the date and time specified in the application in accordance with the Assigned Risk Plan rules. SEE 75 Pa.C.S. §1742(4) (RELATING TO SCOPE OF PLAN).

(g) A producer shall not charge referral fees or other fees for placing or servicing any coverage in the Assigned Risk Plan. A producer's remuneration shall be limited to the method of compensation established by the Assigned Risk Plan rules.

(h) Producers shall comply with the Assigned Risk Plan rules. Violation of the Assigned Risk Plan rules may be construed to be a violation of Section 604 of the Insurance Department Act.



**COMMONWEALTH OF PENNSYLVANIA  
INSURANCE DEPARTMENT**

OFFICE OF SPECIAL PROJECTS  
1326 Strawberry Square  
Harrisburg, PA 17120

Phone: (717) 787-4429  
Fax: (717) 705-3873  
E-mail: psalvato@ins.state.pa.us

July 20, 2000

Mr. Robert Nyce  
Executive Director  
Independent Regulatory Review Comm.  
333 Market Street  
Harrisburg, PA 17101

Re: Insurance Department Final  
Form Regulation No. 11-171,  
PA Assigned Risk Consumer  
Protections

Dear Mr. Nyce:

Pursuant to Section 5a(c) of the Regulatory Review Act, enclosed for your review and approval is final form regulation 31 Pa. Code, Chapter 67a, Pennsylvania Assigned Risk Consumer Protections.

The purpose of this rulemaking is to repeal 31 Pa. Code, Chapter 33, §33.29 and establish Chapter 67a, §§67a.1-67a.2, Pennsylvania Assigned Risk Consumer Protections by:

- Providing a new title and format to facilitate understanding of the terminology and the provisions set forth in the regulation.
- Adding detail for clarity.
- Eliminating those items that should not be reflected in regulation but should be addressed in the assigned risk plan rules.
- Strengthening the provisions of the regulation to ensure protections for those residents of the Commonwealth seeking automobile insurance through the market of last resort.

If you have any questions regarding this matter, please contact me at (717) 787-4429.

Sincerely yours,

A handwritten signature in cursive script, appearing to read "Peter J. Salvatore".

Peter J. Salvatore  
Regulatory Coordinator

The following received a copy of the final form regulation 11-171, Pennsylvania Assigned Risk Consumer Protections:

Mr. Samuel R. Marshall  
President  
Insurance Federation of Pennsylvania  
1600 Market Street  
Suite 1520  
Philadelphia, PA 19103

Mr. Joe Leighton  
Vice President  
Professional Insurance Agents Association  
5050 Ritter Road  
PO Box 2023  
Mechanicsburg, PA 17055

Mr. Lewis R. Olshin  
Duane, Morris & Hechscher LLP  
735 Chesterbrook Boulevard  
Suite 300  
Wayne, PA 19087-5638

TRANSMITTAL SHEET FOR REGULATIONS SUBJECT TO THE  
REGULATORY REVIEW ACT

I.D. NUMBER: 11-171  
SUBJECT: PA Assigned Risk Consumer Protection  
AGENCY: DEPARTMENT OF INSURANCE

RECEIVED

2000 JUL 20 PM 4:02

INDEPENDENT REGULATORY REVIEW COMMISSION

TYPE OF REGULATION

Proposed Regulation

X Final Regulation

Final Regulation with Notice of Proposed Rulemaking Omitted

120-day Emergency Certification of the Attorney General

120-day Emergency Certification of the Governor

Delivery of Tolled Regulation

a. With Revisions b. Without Revisions

FILING OF REGULATION

DATE	SIGNATURE	DESIGNATION
7-20-00	<i>B. Saphagen</i>	HOUSE COMMITTEE ON INSURANCE
	<i>Walter Deise Lattox</i>	SENATE COMMITTEE ON BANKING & INSURANCE
7/20	<i>J. Vaillancourt</i>	INDEPENDENT REGULATORY REVIEW COMMISSION
		ATTORNEY GENERAL
		LEGISLATIVE REFERENCE BUREAU

July 17, 2000