

No. 284

AN ACT

HB 2394

Amending the act of September 2, 1961 (P.L.1232, No.540), entitled "An act providing for the regulation of credit life insurance and credit accident and health insurance; conferring powers and imposing duties on the Insurance Commissioner and prescribing penalties," making certain insurance in connection with credit transactions of twenty years or less duration subject to the act.

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

Section 1. Clause (2) of subsection (a) of section 2, act of September 2, 1961 (P.L.1232, No.540), known as the "Model Act for the Regulation of Credit Life Insurance and Credit Accident and Health Insurance," is amended to read:

Section 2. Scope of Act; Short Title; Definitions.—(a)

\* \* \*

(2) All life insurance and all accident and health insurance in connection with loans or other credit transactions shall be subject to provisions of this act, except such insurance in connection with a loan or other credit transaction of more than **[five] twenty** years duration; **and except such insurance in connection with a first real estate mortgage, provided however, that such insurance in connection with a first real estate mortgage on a new or used mobile home or dwelling trailer shall be subject to the provisions of this act regardless of the duration of the underlying loan or other credit transaction;** nor shall insurance be subject to the provisions of this act where the issuance of such insurance is an isolated transaction on the part of the insurer not related to an agreement or a plan for insuring debtors of the creditor.

\* \* \*

Section 2. Subsection (b) of section 2 of the act is amended by adding clauses to read:

Section 2. Scope of Act; Short Title; Definitions.—\* \* \*

(b) As used in this act:

\* \* \*

(7) **"Mobile home" means any portable structure or movable unit equipped to be drawn or travel on the public highways and streets that is used either temporarily or permanently as a residence home, dwelling unit, apartment or other housing accommodation or as an office.**

(8) **"Dwelling trailer" means any portable dwelling structure or movable dwelling unit designed, constructed and equipped for human use with a chassis or undercarriage as an integral part thereof, with or without independent motive power, capable of being drawn or driven upon the public highways and streets.**

Section 3. This act shall take effect immediately.

APPROVED—The 10th day of December, A. D. 1974.

MILTON J. SHAPP

The foregoing is a true and correct copy of Act of the General Assembly  
No. 284.

A handwritten signature in black ink, reading "C. McLaughlin Tucker". The signature is written in a cursive style with a large initial "C" and a prominent "T" at the end.

*Secretary of the Commonwealth.*