

Wednesday, January 28, 2026 Insurance Committee Voting Meeting

House Insurance Committee Voting Meeting--Jan. 28, 2026

Call to Order

House Bill 1718, Printer Number 2114 (Rusnock)—Requires homeowner's insurers to make certain flood-related disclosures to homeowners.

Amendment A02355 (Zimmerman)—Revises the disclosure form and makes other technical changes.

Any Other Business

Adjournment

Agenda updated on 1/23 to add Amendment A02355

Attachments:

- 01.28.26 Meeting Notice
- 01.28.26 Meeting Agenda
- HB1718
- HB1718 LDPC Analysis
- Zimmerman Amendment_HB 1718

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House of Representatives

Commonwealth of Pennsylvania
Harrisburg

MEMORANDUM

DATE: 01.22.26

TO: House Insurance Committee Members

FROM: Perry Warren, Majority Chair
House Insurance Committee

RE: House Insurance Committee Voting Meeting—01.28.26

The House Insurance Committee will meet at Call of Chair on January 28, 2026 in 60 East Wing. The purpose of this meeting will be to consider the following legislation and any other business that may come before the committee:

House Bill 1718, Printer Number 2114 (Rusnock)—Requires homeowner's insurers to make certain flood-related disclosures to homeowners.

Please contact Insurance Committee staff at DemInsuranceCommittee@pahouse.net or (717) 787-4437 if you have any questions. If you are unable to attend this meeting, please submit a designation or leave form to your respective Chair's office prior to the start of the meeting.



House Insurance Committee

Meeting Agenda

Wednesday, January 28, 2026

Call of Chair

60 East Wing

Call to order

Roll call

House Bill 1718, Printer Number 2114 (Rusnock)—Requires homeowner's insurers to make certain flood-related disclosures to homeowners.

A02355 (Zimmerman)—Revises the disclosure and makes other technical changes.

Any other business

Adjournment

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1718 Session of
2025INTRODUCED BY RUSNOCK, PROBST, GUZMAN, SANCHEZ, SAMUELSON,
RIVERA, WEBSTER, HILL-EVANS AND CEPEDA-FREYTIZ, JULY 10, 2025

REFERRED TO COMMITTEE ON INSURANCE, JULY 10, 2025

AN ACT

1 Amending Title 40 (Insurance) of the Pennsylvania Consolidated
2 Statutes, providing for flood insurance notification;
3 imposing duties on the Insurance Department; and imposing a
4 penalty.

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

7 Section 1. Title 40 of the Pennsylvania Consolidated
8 Statutes is amended by adding a chapter to read:

9 CHAPTER 5210 FLOOD INSURANCE NOTIFICATION

11 Sec.

12 5201. Purpose of chapter.

13 5202. Definitions.

14 5203. Duties of insurers.

15 5204. Duties of department.

16 5205. Enforcement.

17 5206. Penalties.

18 § 5201. Purpose of chapter.

19 The purpose of this chapter is to require insurers to inform

1 individuals purchasing or renewing a homeowner's insurance
2 policy of the availability and cost of flood insurance coverage
3 to ensure that individuals are informed of the potential risks
4 and availability and cost of flood insurance coverage.

5 § 5202. Definitions.

6 The following words and phrases when used in this chapter
7 shall have the meanings given to them in this section unless the
8 context clearly indicates otherwise:

9 "Department." The Insurance Department of the Commonwealth.

10 "Flood insurance policy." An insurance policy which provides
11 coverage for damage to real or personal property that is caused
12 by flooding.

13 "Homeowner's insurance policy." An insurance policy which
14 provides coverage for damage to real or personal property should
15 an event considered a covered loss occur. Homeowner's insurance
16 policies may be required by a mortgage lender. The term does not
17 include flood insurance.

18 "Insurer." An entity licensed by the department that offers,
19 issues or renews a homeowner's insurance policy.

20 "Mortgage lender." As defined in 7 Pa.C.S. § 6102 (relating
21 to definitions).

22 § 5203. Duties of insurers.

23 (a) Notice.--Beginning six months after the effective date
24 of this section, an insurer that issues or renews a homeowner's
25 insurance policy in this Commonwealth shall, contemporaneously
26 with the issuance or renewal of the policy, provide written
27 notice to the policyholder regarding the availability of flood
28 insurance. Written notice under this section shall be provided
29 via mail or electronic communication.

30 (b) Contents.--The communication provided under this section

1 must be sent in a stand-alone manner and not with any other
2 documents or policy-related materials.

3 § 5204. Duties of department.

4 (a) Model disclosure.--The department shall create and
5 distribute a model disclosure form that insurers may use for the
6 purpose of notifying an individual purchasing or renewing a
7 homeowner's insurance policy of the ability to purchase flood
8 insurance. The form provided by the department shall include:

9 (1) A statement indicating that homeowner's insurance
10 policies do not typically include flood insurance.

11 (2) A general explanation of the potential risk of
12 flooding, even outside of official flood zones.

13 (3) Information on the availability of flood insurance
14 through the National Flood Insurance Program or private
15 insurers, including that some flood insurance policies,
16 including those issued through the National Flood Insurance
17 Program, have a 30-day waiting period before coverage is
18 effective.

19 (4) The benefits of purchasing a flood insurance policy,
20 including that flood insurance may allow an individual to
21 receive higher claim payments than they would otherwise
22 receive through disaster assistance, and some individuals may
23 be able to receive both.

24 (5) An estimate of the cost of obtaining flood insurance
25 for the property for which the individual is purchasing or
26 renewing a homeowner's insurance policy for, or guidance on
27 how to obtain an estimate.

28 (6) Any other information the department deems necessary
29 to ensure that an individual purchasing or renewing a
30 homeowner's insurance policy is notified of the purpose of

1 flood insurance and the ability to purchase a flood insurance
2 policy.

3 (b) Information required.--An insurer who chooses not to use
4 the model disclosure form provided by the department shall
5 include the information required under this section in the
6 written notice required to be provided under section 5203
7 (relating to duties of insurers).

8 § 5205. Enforcement.

9 The department shall enforce the provision of this chapter
10 and may promulgate rules and regulations as necessary to
11 implement the provisions of this chapter.

12 § 5206. Penalties.

13 The Insurance Commissioner may impose a penalty of no more
14 than \$10,000 for each violation of this chapter.

15 Section 2. This act shall take effect in 180 days.

HOUSE OF REPRESENTATIVES

DEMOCRATIC COMMITTEE BILL ANALYSIS

Bill No: HB1718 PN2114
Committee: Insurance
Sponsor: Rusnock, Jacklyn
Date: 01/20/2026

Prepared By: Aliya Mollah
(717) 787-4437,6710
Executive Director: Alan Cohn

A. Brief Concept

Requires homeowner's insurance to make certain flood-related disclosures to homeowners.

C. Analysis of the Bill

This bill amends Title 40 (Insurance) of the Pennsylvania Consolidated Statutes to require an insurer that issues or renews a homeowner's insurance policy, to provide written notice to the policyholder regarding the availability of flood insurance, via mail or electronic communication, beginning six months after the effective date of this bill.

This bill requires the Insurance Department to create and distribute a model disclosure form that insurers may use for the purpose of notifying an individual. This form shall contain the following:

- A statement indicating that homeowner's insurance policies do not typically include flood insurance.
- A general explanation of the potential risk of flooding, even outside of official flood zones.
- Information on the availability of flood insurance through the National Flood Insurance Program or private insurers, including that some flood insurance policies, including those issued through the National Flood Insurance Program have a 30-day waiting period before coverage is effective.
- The benefits of purchasing a flood insurance policy, including that flood insurance may allow an individual to receive higher claim payments than they would otherwise receive through disaster assistance, and that some individuals may be able to receive both.
- An estimate of the cost of obtaining flood insurance for the property for which the individual is purchasing or renewing a homeowner's insurance policy for, or guidance on how to obtain an estimate.
- Any other information the department deems necessary to ensure that an individual purchasing or renewing a homeowner's insurance policy is notified of the purpose of flood insurance and the ability to purchase a flood insurance policy.

An insurer who chooses not to use the model disclosure form shall include the information listed above in their written notice.

The department may promulgate rules and regulations as necessary to implement the provisions of this bill.

The Insurance Commissioner may impose a penalty of no more than \$10,000 for each violation of this bill.

Effective Date:

180 days.

G. Relevant Existing Laws

No relevant existing state law.

E. Prior Session (Previous Bill Numbers & House/Senate Votes)

N/A

This document is a summary of proposed legislation and is prepared only as general information for use by the Democratic Members and Staff of the Pennsylvania House of Representatives. The document does not represent the legislative intent of the Pennsylvania House of Representatives and may not be utilized as such.

LEGISLATIVE REFERENCE BUREAU

AMENDMENTS TO HOUSE BILL NO. 1718

Sponsor:

Printer's No. 2114

1 Amend Bill, page 1, line 15, by striking out "department" and
2 inserting
3 surplus lines licensees
4 Amend Bill, page 1, line 16, by striking out "Enforcement"
5 and inserting
6 Regulations
7 Amend Bill, page 1, line 19; page 2, lines 1 through 4; by
8 striking out "to inform" in line 19 on page 1 and all of lines 1
9 through 4 on page 2 and inserting
10 and surplus lines licensees to share information about flood
11 risks and flood insurance with individuals purchasing or
12 renewing a homeowner's insurance policy.
13 Amend Bill, page 2, line 9, by striking out all of said line
14 Amend Bill, page 2, line 10, by striking out "policy" where
15 it occurs the first time
16 Amend Bill, page 2, line 12, by striking out "flooding" and
17 inserting
18 a natural flood event
19 Amend Bill, page 2, lines 13 through 17, by striking out all
20 of said lines and inserting
21 "Homeowner's insurance policy." A policy of insurance
22 covering an owner-occupied private residential property that
23 does not provide coverage for damage caused by a natural flood
24 event.
25 Amend Bill, page 2, lines 20 and 21, by striking out all of

1 said lines and inserting

2 "Natural flood event." A general and temporary condition of
3 partial or complete inundation of two or more acres of normally
4 dry land area or of two or more parcels of real property, at
5 least one of which is the subject property, from any of the
6 following:

7 (1) Overflow of inland or tidal waters.

8 (2) Unusual and rapid accumulation or runoff of surface
9 waters from any source.

10 (3) Mudflow.

11 (4) Collapse or subsidence of land along the shore of a
12 lake or similar body of water as a result of erosion or
13 undermining caused by waves or currents of water exceeding
14 anticipated cyclical levels.

15 "Surplus lines homeowner's insurance policy." A homeowner's
16 insurance policy issued by a nonadmitted insurer, as defined in
17 section 1602 of the act of May 17, 1921 (P.L.682, No.284), known
18 as The Insurance Company Law of 1921.

19 "Surplus lines licensee." A person licensed as a surplus
20 lines producer under section 1615 of The Insurance Company Law
21 of 1921 to place surplus lines insurance with nonadmitted
22 insurers eligible to accept the insurance.

23 Amend Bill, page 2, lines 23 and 24, by striking out

24 "Notice.--Beginning six months after the effective date of this
25 section," and inserting

26 Disclosure required.--Subject to subsection (b),

27 Amend Bill, page 2, lines 28 through 30; page 3, lines 1

28 through 30; page 4, lines 1 through 7; by striking out "Written
29 notice under this section shall be provided" in line 28, all of
30 lines 29 and 30 on page 2, all of lines 1 through 30 on page 3
31 and all of lines 1 through 7 on page 4 and inserting

32 (b) Methods of compliance.--

33 (1) An insurer may comply with this section by providing
34 a disclosure that complies with paragraph (2) or (3).

35 (2) An insurer may provide the disclosure required under
36 subsection (a) using a form that is developed by the insurer
37 and that contains at least the following information:

38 (i) A statement indicating that the homeowner's
39 insurance policy does not provide coverage for flood
40 loss.

41 (ii) A statement indicating that flooding is
42 possible anywhere, even outside official flood zones.

43 (iii) A statement indicating that coverage may be

1 available through the National Flood Insurance Program.

2 (iv) A statement informing the insured that the
3 insured may visit the Insurance Department's publicly
4 accessible Internet website for more information on flood
5 insurance.

6 (3) An insurer may provide the disclosure required under
7 subsection (a) by using the following model form:

8 PLEASE READ: IMPORTANT INFORMATION ON FLOOD INSURANCE
9 Many properties in Pennsylvania are experiencing
10 increased risks regarding flooding, regardless of
11 whether the property is in an official flood zone or
12 not. You are encouraged to visit the Pennsylvania
13 Insurance Department's website to review information
14 regarding flood-related risk factors. A standard
15 homeowner's insurance policy typically does not cover
16 damage caused by flooding. You are encouraged to
17 speak with an insurance professional about whether
18 you are covered for damage caused by flooding. If you
19 are not already covered for damage caused by
20 flooding, coverage may be available from an insurance
21 company or through the National Flood Insurance
22 Program.

23 (c) Method of transmission.--An insurer shall transmit the
24 disclosure required under this section through physical mail or
25 an electronic communication.

26 (d) Contents.--

27 (1) The disclosure provided under this section may be
28 delivered alongside the homeowner's insurance policy or other
29 policy-related documents.

30 (2) The disclosure shall be on its own page in 16-point
31 font.

32 (3) An insurer may print the disclosure on colored
33 paper.

34 (4) An insurer may deliver the disclosure through a
35 separate document that is not bound to the policy or other
36 policy-related documents.

37 (e) Exemption.--An insurer is not subject to the disclosure
38 requirements under this section if the homeowner's insurance
39 policy provides flood insurance, including through a rider or
40 endorsement.

41 § 5204. Duties of surplus lines licensees.

42 (a) Disclosure required.--A surplus lines licensee that
43 places a surplus lines homeowner's insurance policy shall,
44 contemporaneously with the placement of the policy, inform the
45 prospective insured of whether the surplus lines homeowner's
46 insurance policy provides coverage for flood damage.

47 (b) Method of disclosure.--The disclosure required under
48 subsection (a) shall be provided in writing.

49 Amend Bill, page 4, line 8, by striking out "Enforcement" and

1 inserting

2 Regulations

3 Amend Bill, page 4, lines 9 and 10, by striking out "shall"

4 enforce the provision of this chapter and"

5 Amend Bill, page 4, line 10, by striking out "rules and"

6 Amend Bill, page 4, line 10, by inserting after "necessary"

7 and appropriate

8 Amend Bill, page 4, line 14, by striking out "\$10,000" and

9 inserting

10 \$500

11 Amend Bill, page 4, line 14, by striking out "each" and

12 inserting

13 a

14 Amend Bill, page 4, line 14, by inserting after "chapter."

15 Penalties under this chapter against a violator may not

16 exceed \$25,000 in a calendar year.