**South Carolina General Assembly**

126th Session, 2025-2026

**H. 3259**

**STATUS INFORMATION**

General Bill

Sponsors: Reps. Pope, Gilliam and Lawson

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Prefiled in the House on December 5, 2024

Currently residing in the House Committee on **Labor, Commerce and Industry**

Summary: First responder automobile insurance premiums

**HISTORY OF LEGISLATIVE ACTIONS**

Date Body Action Description with journal page number

12/5/2024 House Prefiled

12/5/2024 House Referred to Committee on **Labor, Commerce and Industry**

View the latest  [legislative information](https://www.scstatehouse.gov/billsearch.php?billnumbers=3259&session=126&summary=B)  at the website

**VERSIONS OF THIS BILL**

[12/05/2024](https://www.scstatehouse.gov/sess126_2025-2026/prever/3259_20241205.docx)

A bill

TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY ADDING SECTION 38-77-128 SO AS TO PROHIBIT INSURERS OR AGENTS FROM CONSIDERING THE WORK‑RELATED DRIVING RECORD OF A FIRST RESPONDER IN DETERMINING THE PREMIUM RATE FOR THE FIRST RESPONDER’S PERSONAL AUTOMOBILE INSURANCE POLICY.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Article 3, Chapter 77, Title 38 of the S.C. Code is amended by adding:

Section 38-77-128. (A) In determining the premium rates for a personal automobile insurance policy of a first responder, it is unlawful to consider the work‑related driving record of a first responder if he is found to be noncontributing on the collision report.

(B) For purposes of this section, “first responder” means a law enforcement officer or firefighter employed by local, state, or federal government. A volunteer law enforcement officer or firefighter engaged by local, state, or federal government also is considered a first responder.

SECTION 2. This act takes effect upon approval by the Governor.

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