**South Carolina General Assembly**

126th Session, 2025-2026

**H. 3259**

**STATUS INFORMATION**

General Bill

Sponsors: Reps. Pope, Gilliam, Lawson, Chapman, Pedalino, McCravy, M.M. Smith, Davis, Holman, B.L. Cox, Ligon and Gibson

Document Path: LC-0061WAB25.docx

Introduced in the House on January 14, 2025

Introduced in the Senate on March 4, 2025

Last Amended on February 27, 2025

Currently residing in the Senate

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**

1/14/2025 House Introduced and read first time ([House Journal‑page 146](h:\hj\20250114.docx))

1/14/2025 House Referred to Committee on **Labor, Commerce and Industry** ([House Journal‑page 146](h:\hj\20250114.docx))

2/19/2025 House Member(s) request name added as sponsor: M.M.
Smith, Davis, Holman, B.L. Cox, Ligon

2/26/2025 House Committee report: Favorable with amendment **Labor, Commerce and Industry** ([House Journal‑page 6](h:\hj\20250226.docx))

2/27/2025 House Member(s) request name added as sponsor: Gibson

2/27/2025 House Amended ([House Journal‑page 20](h:\hj\20250227.docx))

2/27/2025 House Read second time ([House Journal‑page 20](h:\hj\20250227.docx))

2/27/2025 House Roll call Yeas-113 Nays-0 ([House Journal‑page 21](h:\hj\20250227.docx))

2/27/2025 House Unanimous consent for third reading on next legislative day ([House Journal‑page 22](h:\hj\20250227.docx))

2/28/2025 House Read third time and sent to Senate ([House Journal‑page 2](h:\hj\20250228.docx))

3/4/2025 Senate Introduced and read first time ([Senate Journal‑page 11](h:\sj\20250304.docx))

3/4/2025 Senate Referred to Committee on **Banking and Insurance** ([Senate Journal‑page 11](h:\sj\20250304.docx))

4/16/2025 Senate Committee report: Favorable **Banking and Insurance** ([Senate Journal‑page 22](h:\sj\20250416.docx))

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)

[02/26/2025](https://www.scstatehouse.gov/sess126_2025-2026/prever/3259_20250226.docx)

[02/27/2025](https://www.scstatehouse.gov/sess126_2025-2026/prever/3259_20250227.docx)

[04/16/2025](https://www.scstatehouse.gov/sess126_2025-2026/prever/3259_20250416.docx)

Committee Report

April 16, 2025

H. 3259

Introduced by Reps. Pope, Gilliam, Lawson, Chapman, Pedalino, McCravy, M. M. Smith, Davis, Holman, B. L. Cox, Ligon and Gibson

S. Printed 4/16/25--S.

Read the first time March 4, 2025

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The committee on Senate Banking and Insurance

To whom was referred a Bill (H. 3259) 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, etc., respectfully

Report:

That they have duly and carefully considered the same, and recommend that the same do pass:

RONNIE CROMER for Committee.

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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 or involved in a collision when responding to an emergency call.

(B) The first responder must furnish a copy of the police incident report, investigative report, or Uniform Traffic Collision report regarding the crash in a timely manner to the insurance agent or insurer.

(C) For purposes of this section, “first responder” means a law enforcement officer or firefighter employed by local, state, or federal government. An emergency medical technician, paramedic, 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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