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# Ann Flood

Pennsylvania State Representative  
138th District

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## Pro-Consumer Auto Insurance Bill Now Law

By State Rep. Ann Flood

Legislation designed to protect consumers who change auto insurance carriers was recently signed into law.

Act 3 of 2026 <https://links.pahousenews.com/q/st7XXEhXKA0X7521-garJWhDMveHAq4PhHfZcOJYnZ0aW1lc0ByY24uY29tw4gVYVYOSROad6iyLKO8BN8EkwFZRCQ> requires the Pennsylvania Department of Transportation to create an online verification system to modernize its processes for ensuring motorists are carrying insurance on their vehicles, as required by law.

Under prior law, insurance companies would notify PennDOT when an auto insurance policy was canceled, but companies were not required to notify PennDOT when a driver acquires a new policy. If vehicle owners missed written notification from PennDOT to provide proof of insurance, those vehicle owners were then saddled with a three-month suspension of their registration.



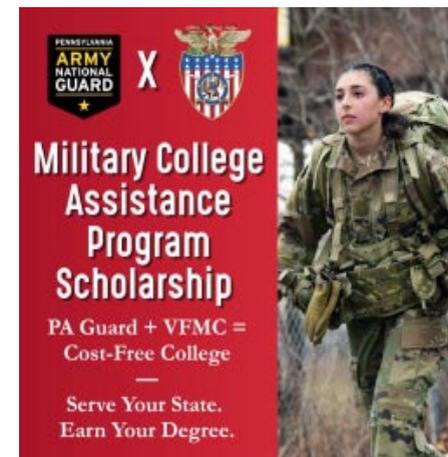
## MCAP Offers Service, Education Opportunity

By State Rep. Ann Flood

Students looking for an affordable higher education and an opportunity to serve the Commonwealth may be interested in the prestigious Military College Assistance Program (MCAP).

Available through a partnership with the Pennsylvania National Guard and Valley Forge Military College (VFMC), MCAP provides full tuition coverage for all four of a student's undergraduate years in exchange for eight years of service with the National Guard. Students will receive a \$420 monthly stipend as they complete their first two years of education at VFMC and then may transfer to another Pennsylvania school to continue receiving the MCAP tuition benefits.

Learn more about the program here [https://links.pahousenews.com/q/uONFFeDOCpOXp-pBi-UQxXuWj\\_29pTfJawZZcOJYnZ0aW1lc0ByY24uY29tw4grFpbpmM7cZR8Lib-OtSjvuq9dXA](https://links.pahousenews.com/q/uONFFeDOCpOXp-pBi-UQxXuWj_29pTfJawZZcOJYnZ0aW1lc0ByY24uY29tw4grFpbpmM7cZR8Lib-OtSjvuq9dXA). The deadline to apply is Feb. 28.



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