

How does McNabb stack up against Favre and Garcia? Sports

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that would try to mobilize row-house-owning Philadelphians for a grassroots campaign against big insurance companies and their pals in the Pennsylvania legislature.

But there they were, leafletting shoppers at shopping malls in Northeast Philadelphia and Bucks County last weekend in opposition to a bill that is not listed for a final vote yet.

When House Bill 1954 passed last spring by a near-unanimous vote, it included "radical" amendments that "would change the face of insurance in Philadelphia," according to Montgomery County adjuster Mike Bruckner.

Amendments added to the bill would let insurers refuse policies for families living in homes next to unoccupied structures. The adjusters say that is a threat to residents in many Philadelphia and Delaware County neighborhoods pocked with thousands of abandoned homes.

Insurers would also be permit-

ted to cancel a policy "on the basis of two or more claims in a three-year period," with exceptions where one of the claims was due to a weather "catastrophe."

The bill is not even scheduled for a Senate vote. But the adjusters worry that lobbyists and lame-duck legislators are already working to run it through quickly and quietly, said Steven J. McCaffrey, a Philadelphia adjuster and vice president of the association.

Rumors that just such an effort is being planned sent McCaffrey, Bruckner and their allies writing, faxing, e-mailing and petition-collecting.

The bill's sponsor, Rep. Michael P. McGeehan, (D., Phila.), and the author of the controversial amendment, Rep. Ron Raymond (R., Delaware), were unavailable for comment during the Veterans Day holiday.

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Adjusters fight 'radical' law

The Mid-Atlantic Association of Public Insurance Adjusters does not sound like the kind of group