

**IN THE SUPREME COURT OF PENNSYLVANIA
MIDDLE DISTRICT**

FORESTER VANDERHOFF,	:	No. 375 MAL 2012
	:	
Petitioner	:	Petition for Allowance of Appeal from the
	:	Order of the Superior Court
	:	
v.	:	
	:	
	:	
	:	
HARLEYSVILLE INSURANCE	:	
COMPANY,	:	
	:	
Respondent	:	

ORDER

PER CURIAM

AND NOW, this 14th day of November 2012, the Petition for Allowance of Appeal is **GRANTED**. The issues, as stated by petitioner, are:

- (1) What constitutes “actual prejudice” to relieve an insurance company of its obligation to pay insurance benefits to an insured?
- (2) Should “actual prejudice” involve proof by an insurance carrier that it suffered a real material impairment of its ability to investigate and defend an uninsured claim?
- (3) What constitutes a reasonable basis for a trial court finding that prejudice exists in a late report of a phantom vehicle?