

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

ERIE INSURANCE EXCHANGE,

Petitioner

v.

HANNAH BALUCH,

Respondent

: No. 163 MAL 2025
:
:
: Petition for Allowance of Appeal
: from the Order of the Superior Court
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:
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ORDER

PER CURIAM

AND NOW, this 4th day of November, 2025, the Petition for Allowance of Appeal is **GRANTED**. The issues, as stated by petitioner, are:

- (1) Whether the Superior Court erred in holding that auto insurance policy provisions prohibiting “dual recovery” of *both* liability and underinsured motorist benefits from the same policy to claimants involved in single vehicle accidents violate 75 Pa.C.S. § 1738 pursuant to the rationale in *Gallagher v. GEICO Indem. Co.*, 201 A.3d 131 (Pa. 2019)?
- (2) Whether the decision of the Superior Court is in direct conflict with the Pennsylvania Supreme Court’s decision in *Paylor v. Hartford Ins. Co.*, 640 A.2d 1234 (Pa. 1994) by allowing insureds to “convert” inexpensive underinsured motorist benefits into more expensive liability benefits contrary to the legislative intent behind underinsured motorist benefits in Pennsylvania?