

# Ahead of the Curve

How Pennsylvania PI Firms Are Turning 2026's Legislative Headwinds Into a Competitive Advantage

## Overview

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A wave of legislative activity is reshaping Pennsylvania PI practice in 2026, affecting how auto cases are argued, how medical malpractice claims are filed, how much recovery is available, and where cases can be brought. The firms pulling ahead are those that recognized the shift early and equipped themselves accordingly. This paper covers the five most significant developments and how purpose-built AI gives forward-thinking firms a measurable advantage in each area.

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### 1. Paul Miller's Law: Distracted Driving Is Now Statutory Negligence

**Status:** Fully in effect. Full fines begin June 2026. Legislation: Paul Miller's Law, Act 10 of 2024

Phone use at the time of a crash is no longer just a fact pattern, it is a statutory violation. A rear-end collision on I-76 that previously hinged on "momentary inattention" can now be reframed around a specific legal violation when cell data establishes device use. Expect phone records to become standard discovery in every auto case. The firms that connect that evidence to a compelling damages narrative fastest will settle higher.

**How Supio helps:** Supio's AI Chat Assistant lets attorneys query an entire case file in natural language during depositions and mediations, returning instant answers with Bates-stamped citations. At Travis Legal Offices, that capability turned a \$700,000 offer into a \$3 million settlement when the attorney surfaced 14 pre-crash treatment entries in real time while the defense expert claimed they didn't exist.

*"It made me look like I had every page of the record memorized. It went right past defense counsel and straight to the people who write the checks."* – Todd Travis, Travis Legal Offices  
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## 2. SB 578: The Proposed Elimination of Insurance Stacking

**Status:** Pending Legislation: SB 578

If passed, available recovery in multi-vehicle household cases could drop by two-thirds. Cases that currently cross your profitability threshold may fall below it. Carriers are already using the bill's anticipated passage as leverage in current negotiations, before it becomes law.

**How Supio helps:** Supio's demand drafting tool builds evidence-rich letters connecting medical records to non-economic damages with precision. When recovery may be capped at a lower ceiling, the quality of your demand package determines what percentage of that ceiling you reach. Firms using Supio report an average settlement increase of 28% across all case types.

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## 3. HB 2088: Tighter Certificate of Merit Requirements

**Status:** Pending Legislation: HB 2088

HB 2088 would tighten Pennsylvania's certificate of merit requirements for medical malpractice cases: earlier deadlines, stricter Pennsylvania licensing requirements for experts, and greater documentation burden before the first filing. The bottleneck is medical record analysis, and this bill tightens it further.

**How Supio helps:** Supio auto-generates source-linked medical chronologies from thousands of pages of records in minutes, not days. That chronology goes directly to your medical expert, compressing what used to be a multi-week manual process into hours.

*"Our bellwether case selection process now takes less than a week versus one to two months previously. This acceleration is transformative."* – Paul Miller, Partner, Howie Sacks & Henry [2]

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## 4. SB 125: A Constitutional Challenge to Venue Flexibility

**Status:** Pending constitutional amendment Legislation: SB 125

SB 125 would give the General Assembly authority to set venue rules, potentially restricting where cases can be filed and limiting access to historically plaintiff-favorable jurisdictions like Philadelphia County. If venue flexibility narrows, case strength becomes the only differentiator.

**How Supio helps:** Supio's Case Signals feature identifies critical evidence and documentation gaps before they surface at mediation or trial, so every case is built to stand on its own merits, regardless of where it is filed.

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## 5. HB 1666: Auto Insurance Minimums Are Rising

**Status:** Pending Legislation: HB 1666

HB 1666 would raise the property damage minimum from \$5,000 to \$25,000. More claims will involve full policy limits, raising documentation expectations across a broader range of cases than before.

## The Competitive Advantage Is Operational

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The firms winning in this environment are not just better lawyers. They are better equipped. The volume of documentation required to win in Pennsylvania PI today exceeds what manual processes can handle efficiently.

*"I'm a good lawyer, but there's no damn way I can comb through the documents and the transcripts in the way that these AI systems have been able to do."* – Larry Taylor, Managing Partner, The Cochran Law Firm [3]

Supio is the AI platform built specifically for personal injury litigation, with 97%+ accuracy across all major PI case types. It is SOC 2 Type II certified, HIPAA-compliant, and never uses your client data for training, a professional responsibility baseline for Pennsylvania attorneys operating under Rule 1.6.

Metric	Result ↗
Average settlement increase	+28%
Case prep time reduction	Up to 75%
Hours saved per case	80+ hours
Cases processed	100,000+
Settlements facilitated	\$1B+

## See It on a Real Case

For Pennsylvania PI attorneys who want to see these outcomes in practice, Outprepared. Every Time.: Three Pennsylvania PI Case Scenarios and What Happens When Attorneys Have the Record Mastered walks through three real case scenarios with the results to back them up.

[Download: Outprepared. Every Time.](#)

[supio.com](https://supio.com) | [Book a demo today](#)

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[1] Travis Legal Offices – Supio Customer Story [2] Howie Sacks & Henry – Supio Customer Story [3] The Cochran Law Firm – Supio Customer Story [4] Paul Miller's Law, Act 10 of 2024 [5] SB 578, Pennsylvania General Assembly [6] HB 2088, Pennsylvania General Assembly [7] SB 125, Pennsylvania General Assembly [8] HB 1666, Pennsylvania General Assembly