



General Assembly

February Session, 2002

Raised Bill No. 252

LCO No. 974

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

AN ACT CONCERNING INSURANCE DATA COMPILED AND REPORTED BY TOWN.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Subsection (b) of section 38a-675 of the general statutes is
2 repealed and the following is substituted in lieu thereof (*Effective*
3 *October 1, 2002*):

4 (b) The Insurance Commissioner shall approve reasonable rules and
5 statistical plans, reasonably adapted to each of the rating systems used,
6 and which shall thereafter be used by each admitted insurer in the
7 recording and reporting of its loss and country-wide expense
8 experience, in order that the experience of all insurers may be made
9 available at least annually. Such rules and plans may also provide for
10 the recording and reporting of expense experience items which are
11 specially applicable to this state and are not susceptible of
12 determination by a prorating of country-wide expense experience. In
13 approving such rules and plans, the commissioner shall give due
14 consideration to the rating systems in use in this state and in other
15 states. No insurer shall be required to record or report its loss
16 experience on a classification basis that is inconsistent with the rating

17 system used by it [provided] except that with respect to private
18 passenger nonfleet automobile insurance, homeowners insurance and
19 other types of property and liability insurance, the commissioner may
20 require that claims and loss experience data be allocated, compiled and
21 reported by town. The commissioner may designate one or more
22 rating organizations or other agencies to assist [him] in gathering such
23 experience and making compilations [thereof, and] of such experience.
24 The commissioner shall make such compilations [shall be made]
25 available [, subject to reasonable rules promulgated by the
26 commissioner,] to insurers and rating organizations subject to
27 regulations which the commissioner may adopt in accordance with
28 chapter 54.

This act shall take effect as follows:	
Section 1	October 1, 2002

Statement of Purpose:

To allow the Insurance Commissioner to require certain property casualty insurance claims and loss data to be reported and categorized by town and thereby allow the commissioner to better assess (1) the impact of municipal police and fire protection systems on claims and loss experience, and (2) the availability and affordability of insurance coverage for state residents.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]