



**Substitute House Bill No. 7300**

**Public Act No. 07-77**

**AN ACT ESTABLISHING MEASURES TO MITIGATE  
CATASTROPHIC LOSSES DUE TO HURRICANES AND SEVERE  
STORMS.**

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

Section 1. (NEW) (*Effective January 1, 2008*) No insurer that delivers, issues for delivery, renews, amends or endorses a homeowners insurance policy in this state shall refuse to renew or issue such a policy solely on the basis that the insured or prospective insured has failed to install permanent storm shutters on his or her residential dwelling as a means of mitigating loss from hurricanes or other severe storms.

Sec. 2. (NEW) (*Effective January 1, 2008*) Each insurer that delivers, issues for delivery, renews, amends or endorses in this state a homeowners insurance policy for a residential dwelling shall offer a premium discount on any such policy to any homeowner who submits to such insurer proof of installation of permanent storm shutters or impact-resistant glass on his or her dwelling as a means of mitigating loss from hurricanes or other severe storms. Such discount shall be based on sound actuarial principles and shall be applicable to premium charges for any such policy delivered, issued for delivery, renewed, amended or endorsed on or after January 1, 2008.

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Sec. 3. (NEW) (*Effective from passage*) (a) The Insurance Commissioner may establish a Coastal Market Assistance program to assist homeowners to obtain homeowners insurance for their residential dwellings located in proximity to the coastal area of the state. Such program may consist of a network of participating insurers and insurance producers that act on a voluntary basis and operate under the auspices of the commissioner to provide such assistance to homeowners. The commissioner may require any insurer that declines to issue or renew a homeowners insurance policy to provide notice, in writing, to the affected applicant or insured of the existence of such program.

(b) The commissioner may adopt regulations, in accordance with chapter 54 of the general statutes, to implement the provisions of this section.

Sec. 4. Section 38a-317 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective from passage*):

A mobile homeowner shall be a homeowner for purposes of sections 38a-72 to 38a-75, inclusive, 38a-285, 38a-305 to 38a-318, inclusive, 38a-328, 1 to 3, inclusive, of this act, 38a-663 to 38a-696, inclusive, 38a-827 and 38a-894 to 38a-898, inclusive, and homeowners policies as regulated under said sections shall be offered on the same terms to such an owner as to other homeowners, when such mobile homeowner owns and occupies a mobile dwelling equipped for year-round living which is permanently attached to a permanent foundation on property owned or leased by such mobile homeowner, is connected to utilities, is assessed as real property on the tax list of the town in which it is located and is in conformance with applicable state and local laws and ordinances.

Approved May 30, 2007