



General Assembly

**Substitute Bill No. 7300**

January Session, 2007

\*        HB07300FIN        041807        \*

**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:

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

8       Sec. 2. (NEW) (*Effective from passage*) Each insurer that delivers,  
9 issues for delivery, renews, amends or endorses in this state a  
10 homeowners insurance policy for a residential dwelling shall offer a  
11 premium discount on any such policy to any homeowner who submits  
12 to such insurer proof of installation of permanent storm shutters or  
13 impact-resistant glass, or both, on his or her dwelling. Such discount  
14 shall be based on sound actuarial principles and shall be applicable to  
15 premium charges for any such policy delivered, issued for delivery,  
16 renewed, amended or endorsed on or after October 1, 2007.

17       Sec. 3. (NEW) (*Effective from passage*) (a) The Insurance  
18 Commissioner may establish a Coastal Market Assistance program to

19 assist homeowners to obtain homeowners insurance for their  
 20 residential dwellings located in proximity to the coastal area of the  
 21 state. Such program may consist of a network of participating insurers  
 22 and insurance producers that act on a voluntary basis and operate  
 23 under the auspices of the commissioner to provide such assistance to  
 24 homeowners. In the event an insurer fails to issue or renew a  
 25 homeowners insurance policy, such insurer shall provide notice, in  
 26 writing, to each prospective insured or insured of the existence of such  
 27 program.

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

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 Section 38a-317 of the general statutes is repealed and the  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

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

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>from passage</i>	New section
Sec. 2	<i>from passage</i>	New section
Sec. 3	<i>from passage</i>	New section
Sec. 4	<i>from passage</i>	38a-317

**FIN**      *Joint Favorable Subst.*