

895

Statement
Insurance Association of Connecticut

Insurance and Real Estate Committee

February 17, 2009

SB 895, An Act Concerning Uninsured Motorists And Notification
Of Underinsured Motorist Conversion Coverage

The Insurance Association of Connecticut is concerned with SB 895, An Act Concerning Uninsured Motorists And Notification Of Underinsured Motorist Conversion Coverage, which seeks to require that an insurer disclose the availability, cost and description of underinsured motorist conversion coverage to an insured at the time of purchase.

SB 895 creates confusion in that it is unclear what is meant by "time of purchase." In today's evolving technological world the procurement of insurance is conducted in several different mediums and as such what would constitute a "purchase"?

Finally, subdivision (3) of section 2 is nonsensical and unnecessary. Uninsured motorist coverage is a first party liability coverage that provides coverage for bodily injuries. Uninsured motorist coverage does not require any deductible of an insured. Furthermore, uninsured motorist coverage does not provide any property damage coverage.