



General Assembly

January Session, 2009

**Raised Bill No. 6280**

LCO No. 2511

\*02511\_\_\_\_\_INS\*

Referred to Committee on Insurance and Real Estate

Introduced by:  
(INS)

**AN ACT EXTENDING THE SUNSET DATE FOR PERSONAL RISK  
INSURANCE RATE FILINGS.**

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

1 Section 1. Subsection (a) of section 38a-688a of the general statutes is  
2 repealed and the following is substituted in lieu thereof (*Effective from*  
3 *passage*):

4 (a) Notwithstanding the requirements of sections 38a-389 and 38a-  
5 688 with respect to personal risk insurance with the exception of  
6 residual market rates, and on and after July 1, 2006, and until July 1,  
7 [2009] 2011, an insurer may file a rate with the Insurance  
8 Commissioner pursuant to this section and such rate shall take effect  
9 the date it is filed provided the rate provides for an overall state-wide  
10 rate increase or decrease of not more than six per cent in the aggregate  
11 for all coverages that are subject to the filing. The six per cent limit  
12 shall not apply on an individual insured basis. Not more than one  
13 filing may be made by an insurer pursuant to this section within any  
14 twelve-month period unless the filing, when combined with one or  
15 more filings made by the insurer within the preceding twelve months,  
16 does not result in an overall state-wide increase or decrease of more

17 than six per cent in the aggregate for all coverages that are subject to  
18 the filing.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>from passage</i>	38a-688a(a)

**Statement of Purpose:**

To extend the sunset date for the filing of personal risk insurance rates in order to continue to facilitate the competitiveness of Connecticut's insurance marketplace.

*[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.]*