AN ACT REQUIRING DISCLOSURE OF AUTOMOBILE LIABILITY INSURANCE POLICY LIMITS PRIOR TO THE FILING OF A CLAIM.

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

Section 1. (NEW) (Effective October 1, 2009) (a) Not later than fourteen days after an insurer receives a written request by, or on behalf of, an individual that alleges the individual has suffered bodily injury or death caused in a motor vehicle collision by an insured under an automobile liability insurance policy issued by the insurer, the insurer shall provide written disclosure of such insured's insurance policy limits to the individual making the request. The disclosure shall be provided in accordance with subsection (c) of this section.

(b) Each written request for disclosure shall be accompanied by a letter from an attorney-at-law admitted to practice in this state, with or without an affidavit, that sets forth: (1) The type of claim alleged against the insured; (2) the date and approximate time of the alleged incident that gave rise to the request for disclosure; and (3) a general description of the injuries alleged to have been caused by the insured. An attorney-at-law who submits a letter requesting disclosure pursuant to this section shall include the attorney's juris number in the letter. The contents of any letter or affidavit requesting disclosure of insurance policy limits pursuant to this section shall not be admissible in evidence in any civil action involving the injury or death that gave
rise to the request for disclosure.

(c) The disclosure provided by the insurer shall (1) indicate all coverage provided by the insurer to the insured, including, but not limited to, any applicable umbrella or excess liability insurance issued by the insurer, and (2) include copies of applicable declaration pages or similar materials that reflect the insurance coverage provided by the insurer to the insured.

(d) (1) The disclosure required under subsections (a) to (c), inclusive, of this section shall be applicable to requests for disclosure made on any claim filed on or after October 1, 2009.

(2) The requirements of this section shall only apply to an insurer with respect to a policy that insures against loss or damage on account of the bodily injury or death of any person.

| This act shall take effect as follows and shall amend the following sections: |
|-----------------|-----------------|-----------------|
| Section 1 | October 1, 2009 | New section |

**Statement of Legislative Commissioners:**
Subsections (a) and (e) were merged as new subsection (d) for consistency with the drafting conventions of the general statutes and the subsections were relettered accordingly with conforming changes.

**INS Joint Favorable Subst.**