



General Assembly

**Amendment**

January Session, 2009

LCO No. 8048

\*SB0082308048SD0\*

Offered by:  
SEN. PRAGUE, 19<sup>th</sup> Dist.

To: Subst. Senate Bill No. 823

File No. 289

Cal. No. 260

**"AN ACT CONCERNING REVISIONS TO THE INSURANCE STATUTES."**

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- 1 Change the effective date of section 11 to "January 1, 2010"
- 2 In line 702, before "No" insert "(a)"
- 3 In line 705, strike "October 1, 2009" and insert "January 1, 2010" in  
4 lieu thereof
- 5 In line 706, after "therewith" insert ", with respect to disabilities that  
6 occur after such delivery, issuance for delivery, renewal, amendment  
7 or continuance,"
- 8 After line 717, insert the following:
- 9 "(b) The provisions of this section shall not apply to any such policy  
10 in force on January 1, 2010, that is subject to a rate guarantee until the  
11 date such rate guarantee terminates."
- 12 After the last section, add the following and renumber sections and

13 internal references accordingly:

14 "Sec. 501. (NEW) (*Effective January 1, 2010*) (a) No group long-term  
15 disability income protection coverage policy that is delivered, issued  
16 for delivery, renewed, amended or continued in this state on or after  
17 January 1, 2010, that contains an offset for disability benefits received  
18 by the insured under the Social Security Act, as amended from time to  
19 time, with respect to disabilities that occur after such delivery, issuance  
20 for delivery, renewal, amendment or continuance, shall include in such  
21 offset any disability benefits received under the Social Security Act, as  
22 amended from time to time, by any dependent child of the insured or  
23 received by such insured on behalf of such dependent child.

24 (b) The provisions of this section shall not apply to any such policy  
25 in force on January 1, 2010, that is subject to a rate guarantee until the  
26 date such rate guarantee terminates.

27 Sec. 502. (NEW) (*Effective January 1, 2010*) (a) No individual long-  
28 term disability income protection coverage policy that is delivered,  
29 issued for delivery, renewed, amended or continued in this state on or  
30 after January 1, 2010, that contains an offset for disability benefits  
31 received by the insured under the Social Security Act, as amended  
32 from time to time, with respect to disabilities that occur after such  
33 delivery, issuance for delivery, renewal, amendment or continuance,  
34 shall include in such offset any disability benefits received under the  
35 Social Security Act, as amended from time to time, by any dependent  
36 child of the insured or received by such insured on behalf of such  
37 dependent child.

38 (b) The provisions of this section shall not apply to any such policy  
39 in force on January 1, 2010, if the policy provides that the insurer shall  
40 not change the policy's terms or premium rates."