



6445

State of Connecticut

HOUSE OF REPRESENTATIVES

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INSURANCE & REAL ESTATE COMMITTEE TESTIMONY 2/19//09
HB 6445: AN ACT CONCERNING HOMEOWNERS INSURANCE POLICY PREMIUMS

GOOD AFTERNOON SENATOR CRISCO, REPRESENTATIVE FONTANA AND MEMBERS OF THE INSURANCE & REAL ESTATE COMMITTEE. I AM REPRESENTATIVE CLAIRE JANOWSKI FROM THE 56TH DISTRICT OF VERNON & ROCKVILLE.

I AM HERE IN SUPPORT OF RAISED BILL HB 6445, AN ACT CONCERNING HOMEOWNERS INSURANCE PREMIUMS WHICH WAS RAISED AS A COMMITTEE BILL IN SUPPORT OF TWO PROPOSED BILLS I SUBMITTED ON THE SAME SUBJECT, HB 5020 & HB 5022. THE PURPOSE OF THE BILL IS TO PROHIBIT INSURERS FROM INCREASING HOMEOWNERS INSURANCE POLICY PREMIUMS FOR A DAMAGE CLAIM SUBMITTED RELATED TO A HOME INVASION. THE BILL ALSO REQUIRES THAT WHERE A CLAIM PENALTY INCREASE IS APPROPRIATE, THAT THE HOMEOWNER BE PROVIDED WITH WRITTEN DISCLOSURE DURING THE RENEWAL PROCESS CONCERNING THE AMOUNT OF THE INCREASE RESULTING FROM THE CLAIM, THE DURATION THAT THE INCREASE WILL BE IN EFFECT AND THE DATE THE INCREASE WILL BE REMOVED.

I BELIEVE THESE CONSUMER SAFEGUARDS ARE NEEDED AS THIS ADDED CONSUMER COST IS NOT GENERALLY DISCLOSED AND APPEARS ON THE RENEWAL BILL AS A GENERAL INCREASE WHEN IT IS NOT! I DISCOVERED THIS FIRST HAND FOLLOWING A DAMAGE CLAIM ASSOCIATED WITH A HOME INVASION. IN FILING THE CLAIM, I WAS TOLD THAT THERE WOULD BE NO IMPACT ON MY FUTURE PREMIUMS ONLY TO FIND A SUBSTANTIAL INCREASE IN PREMIUM DURING RENEWAL ONE YEAR LATER WITH NO EXPLANATION UNTIL I CALLED TO QUESTION IT. AT THAT TIME, I WAS ALSO TOLD THAT THE INCREASE WOULD BE IN EFFECT FOR THREE YEARS. YET, WHEN I REQUESTED CONFIRMATION DURING THE SECOND YEAR OF THE INCREASE, I WAS INFORMED THAT IT MAY HAVE TO CONTINUE LONGER OR MAY NOT COME OFF AT ALL.

INFORMATION GIVEN TO CONSUMERS ESPECIALLY REGARDING "PENALTY" CLAIM INCREASES SHOULD NOT BE BASED ON ARBITRARY STANDARDS. I BELIEVE THIS BILL ESTABLISHES PROPER DISCLOSURE AND STANDARDS TO PROTECT CONSUMERS AND I THANK THE COMMITTEE FOR RAISING IT. I URGE ADOPTION.

