



House Bill No. 6508

Public Act No. 11-138

**AN ACT CONCERNING TIMELY HISTORY REPORTS FOR
COMMERCIAL RISK INSURANCE POLICIES.**

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

Section 1. Section 38a-326 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective January 1, 2012*):

(a) Whenever a policy for commercial [automobile insurance or general liability] risk insurance, as defined in section 38a-663, is nonrenewed or cancelled for [whatever] any reason by the insured or by the insurer, the insurer shall furnish the insured with written reports for the insured portion of the period beginning four years prior to the nonrenewal or cancellation date and ending six months prior to that date. Such reports shall include the following: (1) Each policy number; (2) each period of coverage provided; (3) evidence that the reports are furnished by the insurer; (4) written premiums; (5) pricing information as specified by regulations adopted pursuant to subsection (c) of this section and modifications used if requested by the insured; and (6) a detailed listing of incurred losses. If the policy is nonrenewed or cancelled by the insurer for reasons other than those permitting cancellation upon ten days' notice under section 38a-324, such reports shall be provided to the insured first named in the policy or the insured's authorized producer, not later than the date of notice

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of nonrenewal or cancellation. If the policy is nonrenewed or cancelled by the insured or cancelled by the insurer for any reason for which ten days' notice of cancellation is required under section 38a-324, such reports shall be provided [within sixty] not later than thirty days [of] after receipt of the written request from the insured first named in the policy or the insured's authorized producer. If subsequent reports updating the required information are needed to properly rate or to obtain insurance coverage with a different insurer, such reports shall be furnished by the prior insurer [within sixty] not later than thirty days [of] after receipt of a written request from the insured first named in the policy or the insured's authorized producer.

(b) An insurer shall provide, [upon] not later than thirty days after receipt of a written request by the principal named insured, a summary of policy claim information on a policy for commercial insurance for a period commencing not more than four years prior to the date of the request. Such information shall include the following: (1) Each policy number; (2) each period of coverage; (3) the number of claims; (4) the paid losses of all loss information; and (5) the date of each loss. For purposes of this subsection, "principal named insured" shall not include any additional named insured.

(c) The Insurance Commissioner may adopt regulations, in accordance with the provisions of chapter 54, as deemed necessary to implement the provisions of this section.

Approved July 8, 2011