

**INDEPENDENT  
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Warren C. Ruppard  
President

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**Testimony of the Independent Insurance Agents of Connecticut  
to the Insurance And Real Estate Committee  
In Opposition to Raised Bill 6238**

Senator Crisco, Representative Megna and members of the Insurance and Real Estate committee, my name is Warren Ruppard and I am President of the Independent Insurance Agents of Connecticut. The Independent Insurance Agents of Connecticut is a trade association which has been located in Connecticut and has represented independent agents for 112 years. IIAC currently represents more than 400 member agencies and their associates as well as their 3500-plus employees. I come to you today to speak in opposition to Raised Bill 6238.

Replacement cost coverage and actual cash value coverage are two industry standards for establishing the proper amount of insurance coverage that an insured decides to purchase. The insured, working with their agent, selects the coverage and agrees to the type of coverage and values used for insurance. This allows the insured to manage their insurance purchase so that they will insure the amount of risk they desire at a price that is affordable to that individual. In addition, using replacement cost and actual cash value in its current form allows for flexibility of coverage and choices for the consumer.

The current usage of replacement cost and actual cash value is a proven method throughout the industry and no changes are necessary for Connecticut consumers. We urge the committee to oppose Raised Bill 6238.