

## ***Statement***

### ***Insurance Association of Connecticut***

Insurance and Real Estate Committee

February 1, 2011

#### **HB 5447, An Act Concerning Notice For Cancellation Or Issuance Of Insurance Policies**

The Insurance Association of Connecticut (IAC) opposes HB 5447, An Act Concerning Notice For Cancellation Or Issuance Of Insurance Policies. Given current statutory cancellation requirements, we are not aware of any need for such legislation.

For example, under C.G.S. 38a-343, private passenger automobile insurers are required to provide written notice to the insured prior to the effective date of cancellation. Commercial risk insurance policies cannot be canceled without advance notice pursuant to C.G.S. 38a-324. C.G.S. 38a-323 sets out notice requirements concerning nonrenewal and premium billing for personal and commercial risk policies. C.G.S. 38a-307 requires prior notice of cancellation for fire insurance policies.

HB 5447 would also prohibit the issuance or delivery of "an insurance policy for an individual without the express consent" of the individual. With all due respect, we have no idea what the perceived problem is that the bill is attempting to address.

IAC urges rejection of HB 5447.