



Senate

General Assembly

File No. 113

February Session, 2012

Substitute Senate Bill No. 318

Senate, March 26, 2012

The Committee on Insurance and Real Estate reported through SEN. CRISCO of the 17th Dist., Chairperson of the Committee on the part of the Senate, that the substitute bill ought to pass.

***AN ACT CONCERNING SINGLE LIMIT LIABILITY PASSENGER
MOTOR VEHICLE INSURANCE POLICIES.***

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

1 Section 1. Subsection (a) of section 38a-335 of the 2012 supplement
2 to the general statutes is repealed and the following is substituted in
3 lieu thereof (*Effective October 1, 2012*):

4 (a) (1) Each automobile liability insurance policy shall provide
5 insurance in accordance with the regulations adopted pursuant to
6 section 38a-334 against loss resulting from the liability imposed by law,
7 with limits not less than those specified in subsection (a) of section 14-
8 112, for damages because of bodily injury or death of any person and
9 injury to or destruction of property arising out of the ownership,
10 maintenance or use of a specific motor vehicle or motor vehicles within
11 any state, territory, or possession of the United States of America or
12 Canada.

13 (2) No such policy issued, renewed, amended or endorsed on or

14 after October 1, 2012, and covering a passenger motor vehicle, as
 15 defined in section 14-1, shall offer a single limit of liability against
 16 claims for personal injury or death and property damage.

This act shall take effect as follows and shall amend the following sections:		
Section 1	October 1, 2012	38a-335(a)

Statement of Legislative Commissioners:

The title was changed.

INS *Joint Favorable Subst.-LCO*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note***State Impact:*** None***Municipal Impact:*** None***Explanation***

The bill has no fiscal impact as it deals only with the transactions of private insurers and consumers.

The Out Years***State Impact:*** None***Municipal Impact:*** None

OLR Bill Analysis**sSB 318*****AN ACT CONCERNING SINGLE LIMIT LIABILITY PASSENGER MOTOR VEHICLE INSURANCE POLICIES.*****SUMMARY:**

Starting October 1, 2012, this bill prohibits insurers from issuing, renewing, amending, or endorsing an automobile insurance policy for a passenger motor vehicle that has a single limit of liability against claims for personal injury or death and property damage. CGS Sec. 14-112 requires motorists to demonstrate insurance or other types of financial responsibility to cover claims of at least (1) \$20,000 for the injury or death of one person, (2) \$40,000 for the injury or deaths of more than one person in a single accident; and (3) \$10,000 of property damage. In practice, some insurers offer policies with a single limit, e.g., \$50,000 for all claims arising from an accident.

EFFECTIVE DATE: October 1, 2012

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 10 Nay 9 (03/13/2012)