



General Assembly

February Session, 2012

Amendment

LCO No. 3746

SB0031903746SD0

Offered by:
SEN. CRISCO, 17th Dist.

To: Senate Bill No. 319

File No. 127

Cal. No. 123

**"AN ACT EXEMPTING CERTAIN INDIVIDUALS FROM CASUALTY
ADJUSTER LICENSING REQUIREMENTS."**

1 Strike everything after the enacting clause and substitute the
2 following in lieu thereof:

3 "Section 1. (NEW) (*Effective October 1, 2012*) (a) As used in this
4 section:

5 (1) "Portable electronics insurance" means insurance coverage for
6 the repair or replacement of a portable electronic device and
7 accessories of such device because of loss, theft, inoperability due to
8 mechanical failure, malfunction, damage or other similar causes of loss
9 and Internet, video, audio or telephone service related to the use of
10 such device. "Portable electronics insurance" does not include (A) an
11 extended warranty, as defined in section 42-260 of the general statutes,
12 as amended by this act, (B) an insurance policy covering a seller's or
13 manufacturer's obligations under a warranty, or (C) a homeowners,
14 renter's or other insurance policy that includes coverage similar to
15 portable electronics insurance;

16 (2) "Portable electronic device" means any self-contained, easily
17 carried, battery-operated electronic equipment for personal use for
18 communicating, viewing, listening, recording, playing video games,
19 computing or global positioning, including a cellular or satellite
20 telephone, paging device, personal global positioning system unit,
21 portable computer, audio listening or audio recording device, video
22 viewing or video recording device, digital camera, portable video
23 game system, telephone answering machine, docking or charging
24 station for any portable electronic device, and other similar device;

25 (3) "Buyer" means a person who leases or purchases a portable
26 electronic device;

27 (4) "Enrolled buyer" means a buyer who elects coverage under a
28 portable electronics insurance policy;

29 (5) "Insurance producer" has the same meaning as provided in
30 section 38a-702a of the general statutes;

31 (6) "Insurer" has the same meaning as provided in section 38a-1 of
32 the general statutes;

33 (7) "Location" means any physical location in this state or any
34 Internet web site or call center site directed at residents of this state;

35 (8) "Portable electronics transaction" means the lease or sale of a
36 portable electronic device by a seller to a buyer;

37 (9) "Seller" means a person in the business of direct or indirect
38 portable electronics transactions;

39 (10) "Supervising entity" means a business entity licensed as an
40 insurer in this state and authorized to write personal or commercial
41 risk insurance business in this state or an insurance producer licensed
42 in this state, appointed by an insurer to supervise such insurer's
43 portable electronics insurance program.

44 (b) (1) No seller shall offer or sell portable electronics insurance in

45 this state without obtaining a portable electronics insurance license
46 from the Insurance Commissioner as set forth in this subsection. Such
47 license shall authorize any employee or authorized representative of
48 such seller to offer or sell portable electronics insurance at each
49 location where the seller engages in portable electronics transactions.

50 (2) No such employee or authorized representative shall be required
51 to be licensed under chapter 701a of the general statutes, provided:

52 (A) The seller obtains and maintains such portable electronics
53 insurance license;

54 (B) The insurer issuing a portable electronics insurance policy to the
55 seller or a supervising entity of such insurer supervises the
56 administration of the seller's portable electronics insurance program;
57 and

58 (C) No such employee or authorized representative holds himself or
59 herself out as a licensed insurance producer.

60 (3) (A) (i) Any seller seeking to obtain a portable electronics
61 insurance license shall submit an initial sworn application to the
62 Insurance Department on a form prescribed by the Insurance
63 Commissioner. Such application shall include (I) the name, residence
64 address and other information as said commissioner may require for
65 an employee or an officer of the seller that is designated by such seller
66 as the individual responsible for the seller's compliance with this
67 section. If the seller derives more than fifty per cent of its revenue from
68 the sale of portable electronics insurance, the seller shall include the
69 name, residence address and other information as said commissioner
70 may require for all of the seller's shareholders who are directly or
71 indirectly the beneficial owner of ten per cent or more of any class of
72 security of such seller, and for all of its officers and directors, and (II)
73 the address of the applicant's home office. Such application shall be
74 accompanied by the fees set forth in section 38a-11 of the general
75 statutes, as amended by this act. Each portable electronics insurance
76 license shall be valid for two years.

77 (ii) Any seller seeking to renew a portable electronics insurance
78 license shall submit to the Insurance Department any changes to the
79 initial application and any other information the Insurance
80 Commissioner may require and the renewal fee set forth in section 38a-
81 11 of the general statutes, as amended by this act.

82 (B) Any seller offering or selling portable electronics insurance in
83 this state prior to October 1, 2012, shall apply for a portable electronics
84 insurance license not later than ninety days after the Insurance
85 Commissioner makes the application for such license available. On
86 and after October 1, 2012, a seller shall obtain such license prior to
87 offering or selling portable electronics insurance in this state.

88 (c) At each location where a seller offers or sells portable electronics
89 insurance to buyers, such seller shall make available to prospective
90 buyers brochures or other written materials that contain all of the
91 following:

92 (1) A disclosure that portable electronics insurance may duplicate
93 insurance coverage already provided by a buyer's homeowners,
94 renter's or other insurance policy;

95 (2) A statement that enrollment in portable electronics insurance is
96 not required for a buyer to lease or purchase a portable electronics
97 device;

98 (3) (A) The identity of the insurer issuing the portable electronics
99 insurance policy, (B) the identity of the supervising entity of such
100 insurer, if any, (C) the amount of any applicable deductible and a
101 summary of how such deductible is to be paid, (D) the insurance
102 policy benefits, and (E) key terms and conditions of such insurance
103 policy, including, but not limited to, whether, under such insurance
104 policy, portable electronic devices may be repaired or replaced with
105 similar make and model reconditioned or nonoriginal manufacturer
106 parts or equipment;

107 (4) A summary of the process for filing a claim, including a

108 description of how to return portable electronic devices and the
109 maximum fee applicable if the buyer fails to comply with any
110 equipment return requirements; and

111 (5) A statement that a buyer enrolled in a portable electronics
112 insurance policy may cancel the insurance certificate at any time and
113 that the person paying the premium will receive a refund of any
114 applicable unearned premium.

115 (d) (1) If portable electronics insurance is included at no additional
116 charge with the lease or purchase of a portable electronic device, the
117 seller shall clearly and conspicuously disclose to the buyer that such
118 insurance is included at no additional charge with the lease or
119 purchase of a portable electronic device.

120 (2) A seller may bill for and collect premium payments for portable
121 electronics insurance policies, provided:

122 (A) Any premium payment that is not included in the cost of the
123 lease or purchase of a portable electronic device is itemized separately
124 on the enrolled buyer's invoice; and

125 (B) The seller remits such premium payment to the insurer issuing
126 such insurance policy not later than sixty days after the seller receives
127 such payment. Such insurer shall not cancel an enrolled buyer's
128 certificate on the basis of nonpayment of premium if such enrolled
129 buyer timely pays such premium to the seller.

130 (3) A seller shall not be required to maintain premium payments
131 collected pursuant to this subsection in a segregated account if such
132 insurer authorizes the seller to commingle such payments. All such
133 premium payments collected shall be held by the seller in a fiduciary
134 capacity for the benefit of such insurer.

135 (4) A seller may receive compensation from such insurer for such
136 billing and collection services, as agreed to by such insurer and such
137 seller.

138 (e) (1) A portable electronics insurance policy shall not be issued,
139 sold or offered for sale unless such insurance policy is issued by an
140 insurer authorized to write such line of business in this state. Such
141 insurance policy may be issued as a group policy or a master
142 commercial inland marine policy to a seller for its enrolled buyers. An
143 insurer authorized to issue a portable electronics insurance policy in
144 this state shall file a copy of the form for such policy in accordance
145 with subsection (c) of section 38a-676 of the general statutes, as
146 amended by this act.

147 (2) An insurer that issues portable electronics insurance policies and
148 does not directly supervise the administration of a seller's portable
149 electronics insurance program shall appoint a supervising entity and
150 shall provide the name and contact information of such supervising
151 entity to the Insurance Commissioner and to any seller that offers or
152 sells such insurance policy to buyers.

153 (3) The supervising entity shall maintain a registry of seller locations
154 in this state that are authorized to offer or sell such insurer's portable
155 electronics insurance policies in this state. Upon request by the
156 Insurance Commissioner with at least ten days' notice, such
157 supervising entity shall make such registry available during the
158 regular business hours of such supervising entity to said commissioner
159 or said commissioner's designee for inspection and examination.

160 (f) (1) An enrolled buyer may cancel a portable electronics insurance
161 certificate at any time. Such cancellation may be (A) oral to the seller at
162 the location where such enrolled buyer elected such coverage or a
163 telephone number specified for such purpose, or (B) in writing, which
164 writing shall be sent by first class mail or electronic means to (i) the
165 insurer that issued such insurance policy if such enrolled buyer pays
166 the premium to such insurer, or (ii) the seller if such seller collects the
167 premium payment for such insurance policy. Not later than three days
168 after a seller receives a cancellation, such seller shall notify, or forward
169 such cancellation to, such insurer. Such insurer shall refund, not later
170 than sixty days after receiving such cancellation, to the person who

171 paid the premium any applicable unearned premium.

172 (2) (A) An insurer may cancel, terminate or change the terms and
173 conditions of a portable electronics insurance policy only upon
174 providing at least thirty days' written notice, sent by first class mail or
175 electronic means, to the seller policyholder and enrolled buyers. If the
176 insurer changes the terms and conditions of such insurance policy,
177 such insurer shall provide the seller policyholder with a revised
178 insurance policy or endorsement and each enrolled buyer with a
179 revised certificate, endorsement, updated brochure or other materials
180 that indicate a change in the terms and conditions of such insurance
181 policy and a summary of the material changes.

182 (B) An insurer may cancel, with at least fifteen days' written notice,
183 sent by first class mail or electronic means to the seller policyholder
184 and enrolled buyers:

185 (i) A portable electronics insurance policy for nonpayment of
186 premium by the seller policyholder or a portable electronics insurance
187 certificate for nonpayment of premium by an enrolled buyer. Such
188 seller policyholder or enrolled buyer may continue the coverage and
189 avoid the effect of the cancellation by payment in full at any time prior
190 to the effective date of cancellation. If an enrolled buyer timely made a
191 payment to the seller pursuant to subdivision (2) of subsection (d) of
192 this section, such insurer shall not cancel such enrolled buyer's
193 certificate for nonpayment of premium; or

194 (ii) A portable electronics insurance certificate for fraud or material
195 misrepresentation by the enrolled buyer in obtaining such insurance
196 coverage or in the presenting of a claim thereunder.

197 (C) An insurer may cancel a portable electronics insurance
198 certificate, effective immediately, for:

199 (i) Termination by an enrolled buyer of Internet, video, audio or
200 telephone service from the seller; or

201 (ii) Exhaustion of the aggregate limit of liability, if any, of such
202 insurance coverage, provided the insurer sends written notice of such
203 cancellation by first class mail or electronic means to such enrolled
204 buyer not later than thirty days after such buyer exhausts such limit. If
205 such notice is not timely sent, coverage shall continue notwithstanding
206 the aggregate limit of liability until the insurer sends such notice of
207 cancellation to such enrolled buyer.

208 (3) A seller may terminate a portable electronics insurance policy at
209 any time, provided such seller provides at least thirty days' written
210 notice prior to such termination, by first class mail or electronic means,
211 to the insurer issuing such insurance policy or to the supervising entity
212 of such insurer and to each enrolled buyer, of such termination and the
213 effective date of such termination.

214 (4) (A) Any written notices or correspondence sent pursuant to this
215 subsection shall be sent to, as applicable, (i) the enrolled buyer at such
216 enrolled buyer's last-known mailing address or electronic mail address
217 on file with the insurer or the seller, (ii) the insurer at such insurer's
218 mailing address or electronic mail address specified for such purpose,
219 or (iii) the seller at such seller's mailing address or electronic mail
220 address specified for such purpose. For purposes of this subsection,
221 the provision of an enrolled buyer's electronic mail address by such
222 enrolled buyer to the insurer or the seller shall be deemed consent by
223 such enrolled buyer to receive such notices or correspondence by
224 electronic mail.

225 (B) Each insurer or seller that sends a written notice or
226 correspondence pursuant to this subsection shall maintain proof that
227 such notice or correspondence was sent for not less than three years
228 after such notice or correspondence was sent.

229 (C) A supervising entity may send a written notice or
230 correspondence pursuant to this subsection on behalf of the insurer.
231 Such supervising entity shall maintain proof that such notice or
232 correspondence was sent for not less than three years after such notice

233 or correspondence was sent.

234 (g) The Insurance Commissioner may suspend or revoke a portable
235 electronics insurance license and impose a fine in addition to or in lieu
236 of suspension or revocation, in accordance with section 38a-774 of the
237 general statutes. In addition, in lieu of suspension or revocation, said
238 commissioner may issue a cease and desist order suspending the
239 privilege of offering or selling portable electronics insurance at specific
240 locations of a seller or by specific employees or authorized
241 representatives of such seller.

242 Sec. 2. Section 38a-792 of the general statutes is repealed and the
243 following is substituted in lieu thereof (*Effective October 1, 2012*):

244 (a) (1) No person may act as an adjuster of casualty claims for any
245 insurance company or firm or corporation engaged in the adjustment
246 of casualty claims unless such person has first secured a license from
247 the commissioner, and has paid the license fee specified in section
248 38a-11, for each two-year period or fraction thereof. Application for
249 such license shall be made as provided in section 38a-769. [The
250 commissioner may waive the requirement for examination in the case
251 of any applicant for a casualty claims adjuster's license who is a
252 nonresident of this state and who holds an equivalent license from any
253 other state.] Any such license issued by the commissioner shall be in
254 force until the thirtieth day of June in each odd-numbered year unless
255 sooner revoked or suspended. The [license] person may, [in] at the
256 discretion of the commissioner, [be renewed] renew the license
257 biennially upon payment of the fee specified in section 38a-11, as
258 amended by this act. [The commissioner may waive the examination
259 required under section 38a-769, in the case of an applicant who at any
260 time within two years next preceding the date of application has been
261 licensed in this state under a license of the same type as the license
262 applied for.]

263 (2) The commissioner may waive the examination required under
264 section 38a-769, in the case of any applicant for a casualty adjuster's

265 license that (A) is a nonresident of this state or has its principal place of
266 business in another state, and holds an equivalent license from any
267 other state, or (B) at any time within two years next preceding the date
268 of application has been licensed in this state under a license of the
269 same type as the license applied for.

270 (b) The commissioner may prescribe reasonable regulations, in
271 accordance with the provisions of chapter 54, governing the licensing
272 of casualty adjusters and the adjustment of casualty claims.

273 (c) Any person who violates any provision of this section shall be
274 fined not more than two thousand dollars or imprisoned not more
275 than one year or both.

276 (d) The provisions of this section shall not apply to any: [member]

277 (1) (A) Individual who, for purposes of claims for portable
278 electronics insurance, as defined in section 1 of this act, only (i) collects
279 claim information from or furnishes claim information to insureds or
280 claimants, and (ii) conducts data entry, including data entry into an
281 automated claims adjudication system, provided such individual is an
282 employee of a casualty adjuster licensed in this state or an affiliate of
283 such casualty adjuster and not more than twenty-five such individuals
284 are under the supervision of such casualty adjuster or affiliate or an
285 insurance producer licensed in this state. A licensed insurance
286 producer acting pursuant to this subparagraph shall not be required to
287 be licensed as a casualty adjuster.

288 (B) For purposes of this subdivision, "automated claims adjudication
289 system" means a preprogrammed computer system, designed for the
290 collection, data entry, calculation and final resolution of portable
291 electronics insurance claims, that (i) is used only by a supervised
292 individual, a casualty adjuster licensed in this state or an insurance
293 producer licensed in this state, in accordance with subparagraph (A) of
294 this subdivision, (ii) complies with all applicable claims payment
295 requirements under this title, and (iii) if the casualty adjuster using
296 such computer system is a business entity, is certified as complying

297 with the provisions of this subdivision by an individual who is an
298 officer of such business entity and who is licensed in this state as a
299 casualty adjuster; and

300 (2) Member of the bar of this state in good standing who is engaged
301 in the general practice of the law.

302 Sec. 3. Subsection (a) of section 38a-11 of the 2012 supplement to the
303 general statutes is repealed and the following is substituted in lieu
304 thereof (*Effective October 1, 2012*):

305 (a) The commissioner shall demand and receive the following fees:
306 (1) For the annual fee for each license issued to a domestic insurance
307 company, two hundred dollars; (2) for receiving and filing annual
308 reports of domestic insurance companies, fifty dollars; (3) for filing all
309 documents prerequisite to the issuance of a license to an insurance
310 company, two hundred twenty dollars, except that the fee for such
311 filings by any health care center, as defined in section 38a-175, shall be
312 one thousand three hundred fifty dollars; (4) for filing any additional
313 paper required by law, thirty dollars; (5) for each certificate of
314 valuation, organization, reciprocity or compliance, forty dollars; (6) for
315 each certified copy of a license to a company, forty dollars; (7) for each
316 certified copy of a report or certificate of condition of a company to be
317 filed in any other state, forty dollars; (8) for amending a certificate of
318 authority, two hundred dollars; (9) for each license issued to a rating
319 organization, two hundred dollars. In addition, insurance companies
320 shall pay any fees imposed under section 12-211; (10) a filing fee of
321 fifty dollars for each initial application for a license made pursuant to
322 section 38a-769; (11) with respect to insurance agents' appointments:
323 (A) A filing fee of fifty dollars for each request for any agent
324 appointment, except that no filing fee shall be payable for a request for
325 agent appointment by an insurance company domiciled in a state or
326 foreign country which does not require any filing fee for a request for
327 agent appointment for a Connecticut insurance company; (B) a fee of
328 one hundred dollars for each appointment issued to an agent of a
329 domestic insurance company or for each appointment continued; and

330 (C) a fee of eighty dollars for each appointment issued to an agent of
331 any other insurance company or for each appointment continued,
332 except that (i) no fee shall be payable for an appointment issued to an
333 agent of an insurance company domiciled in a state or foreign country
334 which does not require any fee for an appointment issued to an agent
335 of a Connecticut insurance company, and (ii) the fee shall be twenty
336 dollars for each appointment issued or continued to an agent of an
337 insurance company domiciled in a state or foreign country with a
338 premium tax rate below Connecticut's premium tax rate; (12) with
339 respect to insurance producers: (A) An examination fee of fifteen
340 dollars for each examination taken, except when a testing service is
341 used, the testing service shall pay a fee of fifteen dollars to the
342 commissioner for each examination taken by an applicant; (B) a fee of
343 eighty dollars for each license issued; (C) a fee of eighty dollars per
344 year, or any portion thereof, for each license renewed; and (D) a fee of
345 eighty dollars for any license renewed under the transitional process
346 established in section 38a-784; (13) with respect to public adjusters: (A)
347 An examination fee of fifteen dollars for each examination taken,
348 except when a testing service is used, the testing service shall pay a fee
349 of fifteen dollars to the commissioner for each examination taken by an
350 applicant; and (B) a fee of two hundred fifty dollars for each license
351 issued or renewed; (14) with respect to casualty adjusters: (A) An
352 examination fee of twenty dollars for each examination taken, except
353 when a testing service is used, the testing service shall pay a fee of
354 twenty dollars to the commissioner for each examination taken by an
355 applicant; (B) a fee of eighty dollars for each license issued or renewed;
356 and (C) the expense of any examination administered outside the state
357 shall be the responsibility of the entity making the request and such
358 entity shall pay to the commissioner two hundred dollars for such
359 examination and the actual traveling expenses of the examination
360 administrator to administer such examination; (15) with respect to
361 motor vehicle physical damage appraisers: (A) An examination fee of
362 eighty dollars for each examination taken, except when a testing
363 service is used, the testing service shall pay a fee of eighty dollars to
364 the commissioner for each examination taken by an applicant; (B) a fee

365 of eighty dollars for each license issued or renewed; and (C) the
366 expense of any examination administered outside the state shall be the
367 responsibility of the entity making the request and such entity shall
368 pay to the commissioner two hundred dollars for such examination
369 and the actual traveling expenses of the examination administrator to
370 administer such examination; (16) with respect to certified insurance
371 consultants: (A) An examination fee of twenty-six dollars for each
372 examination taken, except when a testing service is used, the testing
373 service shall pay a fee of twenty-six dollars to the commissioner for
374 each examination taken by an applicant; (B) a fee of two hundred fifty
375 dollars for each license issued; and (C) a fee of two hundred fifty
376 dollars for each license renewed; (17) with respect to surplus lines
377 brokers: (A) An examination fee of twenty dollars for each
378 examination taken, except when a testing service is used, the testing
379 service shall pay a fee of twenty dollars to the commissioner for each
380 examination taken by an applicant; and (B) a fee of six hundred
381 twenty-five dollars for each license issued or renewed; (18) with
382 respect to fraternal agents, a fee of eighty dollars for each license
383 issued or renewed; (19) a fee of twenty-six dollars for each license
384 certificate requested, whether or not a license has been issued; (20)
385 with respect to domestic and foreign benefit societies shall pay: (A) For
386 service of process, fifty dollars for each person or insurer to be served;
387 (B) for filing a certified copy of its charter or articles of association,
388 fifteen dollars; (C) for filing the annual report, twenty dollars; and (D)
389 for filing any additional paper required by law, fifteen dollars; (21)
390 with respect to foreign benefit societies: (A) For each certificate of
391 organization or compliance, fifteen dollars; (B) for each certified copy
392 of permit, fifteen dollars; and (C) for each copy of a report or certificate
393 of condition of a society to be filed in any other state, fifteen dollars;
394 (22) with respect to reinsurance intermediaries, a fee of six hundred
395 twenty-five dollars for each license issued or renewed; (23) with
396 respect to life settlement providers: (A) A filing fee of twenty-six
397 dollars for each initial application for a license made pursuant to
398 section 38a-465a; and (B) a fee of forty dollars for each license issued or
399 renewed; (24) with respect to life settlement brokers: (A) A filing fee of

400 twenty-six dollars for each initial application for a license made
401 pursuant to section 38a-465a; and (B) a fee of forty dollars for each
402 license issued or renewed; (25) with respect to preferred provider
403 networks, a fee of two thousand seven hundred fifty dollars for each
404 license issued or renewed; (26) with respect to rental companies, as
405 defined in section 38a-799, a fee of eighty dollars for each permit
406 issued or renewed; (27) with respect to medical discount plan
407 organizations licensed under section 38a-479rr, a fee of six hundred
408 twenty-five dollars for each license issued or renewed; (28) with
409 respect to pharmacy benefits managers, an application fee of one
410 hundred dollars for each registration issued or renewed; (29) with
411 respect to captive insurance companies, as defined in section 38a-91aa,
412 a fee of three hundred seventy-five dollars for each license issued or
413 renewed; (30) with respect to each duplicate license issued a fee of fifty
414 dollars for each license issued; (31) with respect to surety bail bond
415 agents, as defined in section 38a-660, (A) a filing fee of one hundred
416 fifty dollars for each initial application for a license, and (B) a fee of one
417 hundred dollars for each license issued or renewed; [and] (32) with
418 respect to third-party administrators, as defined in section 38a-720, (A)
419 a fee of five hundred dollars for each license issued, (B) a fee of three
420 hundred fifty dollars for each license renewed, and (C) a fee of one
421 hundred dollars for each annual report filed pursuant to section 38a-
422 720l; (33) with respect to portable electronics insurance licenses under
423 section 1 of this act, (A) a filing fee of one hundred dollars for each
424 initial application for a license, (B) a fee of five hundred dollars for
425 each license issued, and (C) a fee of four hundred fifty dollars for each
426 license renewed.

427 Sec. 4. Subdivision (1) of subsection (a) of section 42-260 of the
428 general statutes is repealed and the following is substituted in lieu
429 thereof (*Effective October 1, 2012*):

430 (1) "Extended warranty" means a contract or agreement to either
431 perform or provide indemnification for the repair, replacement or
432 maintenance of a product because of operational or structural failure of
433 such product due to a defect in materials, skill or workmanship or

434 normal wear and tear given for consideration over and above the lease
 435 or purchase price of a product. "Extended warranty" does not include
 436 portable electronics insurance, as defined in section 1 of this act.

437 Sec. 5. Subsection (c) of section 38a-676 of the general statutes is
 438 repealed and the following is substituted in lieu thereof (*Effective*
 439 *October 1, 2012*):

440 (c) The form of any insurance policy or contract (1) the rates for
 441 which are subject to the provisions of sections 38a-663 to 38a-696,
 442 inclusive, other than fidelity, surety or guaranty bonds, or (2) subject to
 443 section 1 of this act, and the form of any endorsement modifying such
 444 insurance policy or contract under subdivision (1) or (2) of this
 445 subsection, shall be filed with the Insurance Commissioner prior to its
 446 issuance. The commissioner shall adopt regulations, in accordance
 447 with the provisions of chapter 54, establishing a procedure for review
 448 of such policy or contract. If at any time the commissioner finds that
 449 any such policy, contract or endorsement is not in accordance with
 450 such provisions or any other provision of law, the commissioner shall
 451 issue an order disapproving the issuance of such form and stating the
 452 reasons for disapproval. The provisions of section 38a-19 shall apply to
 453 any such order issued by the commissioner."

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2012</i>	New section
Sec. 2	<i>October 1, 2012</i>	38a-792
Sec. 3	<i>October 1, 2012</i>	38a-11(a)
Sec. 4	<i>October 1, 2012</i>	42-260(a)(1)
Sec. 5	<i>October 1, 2012</i>	38a-676(c)