



House of Representatives

General Assembly

File No. 6

January Session, 2013

Substitute House Bill No. 5925

House of Representatives, February 22, 2013

The Committee on Insurance and Real Estate reported through REP. MEGNA of the 97th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

AN ACT CONCERNING THE CONFIDENTIALITY OF AUTOMOBILE LIABILITY INSURANCE UNDERWRITING GUIDELINES.

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

1 Section 1. Subsection (a) of section 38a-349 of the general statutes is
2 repealed and the following is substituted in lieu thereof (*Effective*
3 *October 1, 2013*):

4 (a) Each insurance company [which] that issues in this state
5 automobile liability policies as defined in section 38a-341 insuring
6 against loss resulting from liability for damages because of bodily
7 injury or death of any person and injury to or destruction of property
8 arising out of the ownership, maintenance or use of a specific motor
9 vehicle or motor vehicles, shall file with the Insurance Commissioner
10 the rules and regulations, or any modifications of such rules and
11 regulations, used by such company to determine whether or not to
12 underwrite such policies. Any filing made pursuant to this subsection
13 shall be considered a trade secret for the purposes of section 1-210.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2013</i>	38a-349(a)

INS *Joint Favorable Subst.*

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 makes certain insurance filings non-disclosable under the Freedom of Information Act. As this concerns the operations of a private entity, there is no anticipated state or municipal impact.

The Out Years

State Impact: None

Municipal Impact: None

OLR Bill Analysis

sHB 5925

AN ACT CONCERNING THE CONFIDENTIALITY OF AUTOMOBILE LIABILITY INSURANCE UNDERWRITING GUIDELINES.

SUMMARY:

By law, insurers must file with the Insurance Department the rules and regulations, or any modifications to them, they use to determine whether to underwrite automobile liability policies. This bill makes these filings a trade secret for purposes of the Freedom of Information Act and thus non-disclosable.

EFFECTIVE DATE: October 1, 2013

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 19 Nay 0 (02/05/2013)