



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
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Good evening Senator Crisco, Representative Megna, and distinguished members of the Insurance and Real Estate Committee. My name is James Albis, State Representative from the 99th District, East Haven.

I appear before you tonight in support of **House Bill 6549**, An Act Establishing a Mediation Program for Certain Insurance Policy Claims Arising From a Catastrophic Event. Following the devastating storms Irene and Sandy, many of my constituents went through the process of filing insurance claims for damage sustained during those events. For a good number of those constituents, the process was long, confusing, and ultimately unfulfilling. A mediation process for claims related to catastrophic weather events, those for which the Governor has declared a state of emergency, would give policyholders the chance to have their voice heard in a fair manner and provide them with a sense of closure. These weather events can be life-altering for those who are filing claims, and oftentimes all they are looking for is a resolution and the ability to move on. Even a year after Tropical Storm Irene, there were East Haven residents who were still trying to work things out with their insurance companies. It is for these instances that a mediation program would be beneficial.

I would also recommend to the Committee that you consider improving the transparency of insurance policies by including clear wording to advise the insured that a policy does not provide coverage for flood insurance, identifying when hurricane deductibles apply, and requiring insurance companies to inform the insured at each renewal whenever a percentage deductible is on their policy describing how the deductible would be applied at the time of loss. These measures would likely increase the insured's understanding of their policy in the case of a catastrophic weather event.

Thank you for your time and I welcome any questions.

Sincerely,

A handwritten signature in cursive script, appearing to read "James M. Albis".

James M. Albis
State Representative, 99th District