



General Assembly

January Session, 2013

**Raised Bill No. 5925**

LCO No. 1075

\*01075 \_\_\_\_\_ INS\*

Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

**AN ACT CONCERNING THE CONFIDENTIALITY OF 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2 repealed and the following is substituted in lieu thereof (*Effective*  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.

14 Sec. 2. Subsection (a) of section 38a-689 of the general statutes is

15 repealed and the following is substituted in lieu thereof (*Effective*  
16 *October 1, 2013*):

17 (a) Each insurance company [which] that issues homeowners  
18 insurance policies in this state shall file with the Insurance  
19 Commissioner the rules and regulations, or any modifications of such  
20 rules and regulations, used by such company to determine whether or  
21 not to underwrite such policies. Any filing made pursuant to this  
22 subsection shall be considered a trade secret for the purposes of section  
23 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)
Sec. 2	<i>October 1, 2013</i>	38a-689(a)

**Statement of Purpose:**

To specify that underwriting rules and regulations used by an insurance company for automobile and homeowners insurance policies are considered trade secrets.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*