



General Assembly

Raised Bill No. 597

January Session, 2013

LCO No. 1076



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

AN ACT CONCERNING PORTABLE ELECTRONICS INSURANCE.

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

1 Section 1. (NEW) (*Effective October 1, 2013*) (a) As used in this
2 section:

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

14 (2) "Portable electronic device" means any self-contained, easily
15 carried, battery-operated electronic equipment for personal use for

16 communicating, viewing, listening, recording, playing video games,
17 computing or global positioning, including a cellular or satellite
18 telephone, paging device, personal global positioning system unit,
19 portable computer, audio listening or audio recording device, video
20 viewing or video recording device, digital camera, portable video
21 game system, telephone answering machine, docking or charging
22 station for any portable electronic device, and other similar device;

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

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

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

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

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

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

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

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

42 (b) (1) No seller shall offer or sell portable electronics insurance in
43 this state without obtaining a portable electronics insurance license

44 from the Insurance Commissioner as set forth in this subsection. Such
45 license shall authorize any employee or authorized representative of
46 such seller to offer or sell portable electronics insurance at each
47 location where the seller engages in portable electronics transactions.

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

50 (A) The seller obtains and maintains such portable electronics
51 insurance license;

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

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

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

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

80 (B) Any seller offering or selling portable electronics insurance in
81 this state prior to October 1, 2013, shall apply for a portable electronics
82 insurance license not later than ninety days after the Insurance
83 Commissioner makes the application for such license available. On
84 and after October 1, 2013, a seller shall obtain such license prior to
85 offering or selling portable electronics insurance in this state.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

169 paid the premium any applicable unearned premium.

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

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

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

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

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

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

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

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

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

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

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

231 or correspondence was sent.

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

240 Sec. 2. Section 38a-792 of the general statutes is repealed and the
241 following is substituted in lieu thereof (*Effective October 1, 2013*):

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

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

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

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

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

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

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

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

294 such computer system is a business entity, is certified as complying
295 with the provisions of this subdivision by an individual who is an
296 officer of such business entity and who is licensed in this state as a
297 casualty adjuster; and

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

300 Sec. 3. Subsection (a) of section 38a-11 of the general statutes is
301 repealed and the following is substituted in lieu thereof (*Effective*
302 *October 1, 2013*):

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

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

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

397 renewed; (24) with respect to life settlement brokers: (A) A filing fee of
398 twenty-six dollars for each initial application for a license made
399 pursuant to section 38a-465a; and (B) a fee of forty dollars for each
400 license issued or renewed; (25) with respect to preferred provider
401 networks, a fee of two thousand seven hundred fifty dollars for each
402 license issued or renewed; (26) with respect to rental companies, as
403 defined in section 38a-799, a fee of eighty dollars for each permit
404 issued or renewed; (27) with respect to medical discount plan
405 organizations licensed under section 38a-479rr, a fee of six hundred
406 twenty-five dollars for each license issued or renewed; (28) with
407 respect to pharmacy benefits managers, an application fee of one
408 hundred dollars for each registration issued or renewed; (29) with
409 respect to captive insurance companies, as defined in section 38a-91aa,
410 a fee of three hundred seventy-five dollars for each license issued or
411 renewed; (30) with respect to each duplicate license issued a fee of fifty
412 dollars for each license issued; (31) with respect to surety bail bond
413 agents, as defined in section 38a-660, (A) a filing fee of one hundred
414 fifty dollars for each initial application for a license, and (B) a fee of one
415 hundred dollars for each license issued or renewed; [and] (32) with
416 respect to third-party administrators, as defined in section 38a-720, (A)
417 a fee of five hundred dollars for each license issued, (B) a fee of three
418 hundred fifty dollars for each license renewed, and (C) a fee of one
419 hundred dollars for each annual report filed pursuant to section 38a-
420 720l; (33) with respect to portable electronics insurance licenses under
421 section 1 of this act, (A) a filing fee of one hundred dollars for each
422 initial application for a license, (B) a fee of five hundred dollars for
423 each license issued, and (C) a fee of four hundred fifty dollars for each
424 license renewed.

425 Sec. 4. Subdivision (1) of subsection (a) of section 42-260 of the
426 general statutes is repealed and the following is substituted in lieu
427 thereof (*Effective October 1, 2013*):

428 (1) "Extended warranty" means a contract or agreement to either
429 perform or provide indemnification for the repair, replacement or

430 maintenance of a product because of operational or structural failure of
 431 such product due to a defect in materials, skill or workmanship or
 432 normal wear and tear given for consideration over and above the lease
 433 or purchase price of a product. "Extended warranty" does not include
 434 portable electronics insurance, as defined in section 1 of this act.

435 Sec. 5. Subsection (c) of section 38a-676 of the general statutes is
 436 repealed and the following is substituted in lieu thereof (*Effective*
 437 *October 1, 2013*):

438 (c) The form of any insurance policy or contract (1) the rates for
 439 which are subject to the provisions of sections 38a-663 to 38a-696,
 440 inclusive, other than fidelity, surety or guaranty bonds, or (2) subject to
 441 section 1 of this act, and the form of any endorsement modifying such
 442 insurance policy or contract under subdivision (1) or (2) of this
 443 subsection, shall be filed with the Insurance Commissioner prior to its
 444 issuance. The commissioner shall adopt regulations, in accordance
 445 with the provisions of chapter 54, establishing a procedure for review
 446 of such policy or contract. If at any time the commissioner finds that
 447 any such policy, contract or endorsement is not in accordance with
 448 such provisions or any other provision of law, the commissioner shall
 449 issue an order disapproving the issuance of such form and stating the
 450 reasons for disapproval. The provisions of section 38a-19 shall apply to
 451 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, 2013</i>	New section
Sec. 2	<i>October 1, 2013</i>	38a-792
Sec. 3	<i>October 1, 2013</i>	38a-11(a)
Sec. 4	<i>October 1, 2013</i>	42-260(a)(1)
Sec. 5	<i>October 1, 2013</i>	38a-676(c)

INS *Joint Favorable*

FIN *Joint favorable*

