



# Senate

General Assembly

**File No. 286**

February Session, 2014

Senate Bill No. 391

*Senate, April 2, 2014*

The Committee on Insurance and Real Estate reported through SEN. CRISCO of the 17th Dist., Chairperson of the Committee on the part of the Senate, that the bill ought to pass.

***AN ACT CONCERNING THE ELECTRONIC POSTING OF CERTAIN DOCUMENTS BY INSURERS.***

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

1 Section 1. (NEW) (*Effective October 1, 2014*) (a) An insurer may post  
2 on such insurer's Internet web site any policy, as defined in section  
3 38a-296 of the general statutes, and endorsement thereto, provided  
4 such policy or endorsement does not contain any personally  
5 identifiable information.

6 (b) If such insurer elects to post such policy or endorsement on its  
7 Internet web site in lieu of mailing or delivering such policy or  
8 endorsement to an insured, such insurer shall:

9 (1) Provide to the insured in, or simultaneous with, each  
10 declarations page provided to the insured at the time of issuance of the  
11 initial policy and any renewals of such policy (A) a description of the  
12 specific policy and any endorsement purchased by the insured, (B) a  
13 method by which the insured may obtain, free of charge upon request,

14 a paper copy of the policy and any endorsement thereto, and (C) the  
15 Internet web site address where such insured's policy and  
16 endorsement are posted;

17 (2) Post and have accessible on such insurer's Internet web site the  
18 policy and any endorsement thereto for as long as such policy is in  
19 force and in such manner that enables the insured to save and print  
20 such policy and endorsement using programs or applications that are  
21 widely available on the Internet and free to use;

22 (3) Retain, upon the expiration of a policy, records of such expired  
23 policy and any endorsement thereto for a period of five years after the  
24 date of expiration and make such records available upon request; and

25 (4) Provide notice to the insured, at the time of any changes to the  
26 policy or endorsement, of a method by which the insured may obtain,  
27 free of charge upon request, a paper copy of the policy and any  
28 endorsement thereto and any changes to such policy or endorsement.

|   |                        |             |
|---|------------------------|-------------|
| This act shall take effect as follows and shall amend the following sections: |                        |             |
| Section 1   | <i>October 1, 2014</i> | New section |

**INS**      *Joint Favorable*

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.

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***OFA Fiscal Note******State Impact:*** None***Municipal Impact:*** None***Explanation***

The bill allows insurers to post certain information on the internet. As the bill concerns private insurance companies, there is no fiscal impact.

***The Out Years******State Impact:*** None***Municipal Impact:*** None

**OLR Bill Analysis****SB 391*****AN ACT CONCERNING THE ELECTRONIC POSTING OF CERTAIN DOCUMENTS BY INSURERS.*****SUMMARY:**

This bill allows insurers, under certain conditions, to post insurance policies and endorsements on their websites, if the documents do not include any personally identifiable information.

“Policy” includes any policy, contract, certificate, plan, or agreement, delivered or issued in Connecticut by any company or insurer, for life or health insurance; credit life or health insurance; annuities; individual personal line dwelling insurance on one-to-four family units; and personal line automobile insurance designed primarily for personal, family, or household needs.

EFFECTIVE DATE: October 1, 2014

**ELECTRONIC POSTING OF INSURANCE DOCUMENTS**

Under the bill, if an insurer chooses to post an insurance policy or endorsement on its website, rather than provide a paper copy to an insured, the insurer must give the insured, when issuing a declarations page (e.g., coverage summary) at policy issuance or renewal:

1. a description of the policy and any endorsement the insured purchased,
2. a way for the insured to request and obtain a free paper copy of the documents, and
3. the website address where the documents are posted.

The insurer also must:

1. post the documents on its website for as long as the policy is effective,
2. allow the insured to save and print the documents from the website for free,
3. keep a record of the documents for five years after the policy expires and make them available upon request, and
4. notify the insured whenever the documents change how to request and obtain a free copy of them.

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable

Yea 19 Nay 0 (03/18/2014)