

**INDEPENDENT
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Warren C. Ruppard
President

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**Testimony of the Independent Insurance Agents of Connecticut
to the Insurance And Real Estate Committee
In Opposition to House Bill 5366
An Act Concerning Certain Surplus Lines Insurance Policies
and the Duties of Surplus Lines Insurance Brokers**

Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee, my name is Warren Ruppard and I am President of the Independent Insurance Agents of Connecticut. The Independent Insurance Agents of Connecticut is a trade association which has been located in Connecticut and has represented independent agents for 115 years. IIAC currently represents more than 400 member agencies and their associates as well as their 3600-plus employees. I come to you today to speak in opposition to House Bill 5366.

The non-admitted market for insurance provides insurance coverage for personal and commercial lines when the coverage is not available in the admitted market. The insurers that provide this coverage offer options that do not exist in the admitted market due to the risk associated with that insured individual or business. House Bill 5366 would place requirements on the non-admitted market that currently do not exist. IIAC is concerned that these requirements would have a negative impact on the non-admitted market and may result in these insurers not writing personal and commercial insurance in Connecticut.

IIAC urges the committee to oppose House Bill 5366