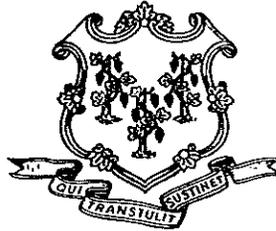


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March 11, 2014

Good evening Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee. I am here to testify in support of S.B. 278 AN ACT CONCERNING RESTRICTIONS ON INSURERS FOR ADVERSE WEATHER-RELATED EVENTS, H.B. 5502 AN ACT CONCERNING CHANGES TO THE PROPERTY AND CASUALTY INSURANCE STATUTES, and H.B. 5247 AN ACT CONCERNING THE AWARD OF COSTS AND ATTORNEY'S FEES IN AN ACTION CONCERNING A HOMEOWNERS INSURANCE POLICY.

SB 278 would prohibit an insurer from cancelling, refusing to renew or increasing the cost of a homeowners insurance policy based solely on a loss incurred as a result of any adverse weather-related event so long as the loss was not the result of the negligence of the insured.

HB 5502 would require storm shutters rather than permanent storm shutters for the purposes of insurance coverage for loss due to hurricanes and other severe storms, clarifies that the prohibition against policy cancellation apply to any catastrophic event, specifies that a public adjuster may discuss with an insurer first-party property loss or damage or a claim on behalf of an insured, changes the time period that a suit or action may be brought from eighteen

to twenty-four months, and allows an insurer to provide flood insurance coverage in this state on a less than state-wide basis.

HB 5247 would award costs and a reasonable attorney's fee to a plaintiff who prevails in any action concerning a homeowner's insurance policy.

Taken together these bills represent much needed protection for homeowners (especially shoreline homeowners) who have faced catastrophic losses from the unusual number of severe weather events in the last few years. Thank you for raising these important bills.