

**INDEPENDENT
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Warren C. Ruppard
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**Testimony of the Independent Insurance Agents of Connecticut
to the Insurance And Real Estate Committee
In Opposition to Senate Bill 278
An Act Concerning Restrictions on Insurers for
Adverse Weather-Related Events**

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 Senate Bill 278.

Senate Bill 278 would prohibit the declination, cancellation, non-renewal, or an increase in premium on a homeowner's insurance policy due to "any adverse weather-related event." This language is extremely broad and is not defined in any statute or regulation. Therefore, the interpretations of this event will bring confusion and unpredictability to the marketplace.

IIAC urges the committee to oppose Senate Bill 278.