



General Assembly

February Session, 2014

Raised Bill No. 391

LCO No. 1588



Referred to Committee on INSURANCE AND REAL
ESTATE

Introduced by:
(INS)

***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*