



INSURANCE ASSOCIATION OF CONNECTICUT

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***Statement***

***Insurance Association of Connecticut***

Judiciary Committee

March 6, 2015

***SB 1028, An Act Concerning The Tolling Of The Statute Of Limitations  
For A Negligence Action Brought By A Minor***

I am Eric George, President of the Insurance Association of Connecticut (IAC). IAC is opposed to SB 1028, An Act Concerning The Tolling Of The Statute Of Limitations For A Negligence Action Brought By A Minor, which seeks to toll the statute of limitations for minors until they reach the age of majority.

Statutes of limitations are designed to provide a finite time in which a person can assert their rights and protect parties from limitless litigation. Statutes of limitations ensure that information is available and evidence does not become stale. How would defendants, whose rights are protected by the statute of limitations, be able to defend against such claims? How is a defendant to defend against a claim, potentially 8 years after the event happened? What if the defendant had no knowledge that a child had a potential claim? SB 1028 will make it extremely difficult to gather evidence that may be relevant to the defense of the claim. For instance, it would be very burdensome to obtain evidence as to intervening causes. Furthermore, parties will be forced to find evidence that may no longer exist or locate witnesses who may no longer be available.

Additionally, SB 1028, as drafted, is not limited to causes of action that arise after the effective date. As such, it could apply to a cause of action that occurred years ago, thus granting to individuals rights that did not exist at the time of the loss.

The IAC urges your rejection of SB 1028. Thank you for the opportunity to present IAC's viewpoint.