



General Assembly

January Session, 2015

Proposed Bill No. 5191

LCO No. 413



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Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
REP. RITTER M., 1st Dist.

**AN ACT CONCERNING THE METHODOLOGY FOR AUTOMOBILE
INSURANCE UNDERWRITING.**

Be it enacted by the Senate and House of Representatives in General
Assembly convened:

- 1 That title 38a of the general statutes be amended to require insurers
- 2 to use a sequential analysis method for the underwriting of automobile
- 3 insurance rates, permit the grouping of consumers to negotiate
- 4 automobile insurance rates and make the charging of automobile
- 5 insurance rates in excess of those determined under the sequential
- 6 analysis method an unfair insurance practice.

Statement of Purpose:

To require insurers to use a sequential analysis method for the underwriting of automobile insurance rates, permit the grouping of consumers to negotiate automobile insurance rates and make the charging of automobile insurance rates in excess of those determined under the sequential analysis method an unfair insurance practice.