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TESTIMONY BEFORE THE  
INSURANCE AND REAL ESTATE COMMITTEE  
LEGISLATIVE OFFICE BUILDING  
MARCH 5, 2015

My name is Jennifer Herz and I am Assistant Counsel for the Connecticut Business and Industry Association (CBIA). CBIA has been representing Connecticut's employers for 200 years and our goal is to foster a dynamic business climate. Our members include businesses from across the state of all sizes and industry types and we are proud to say the vast majority of our members are small companies employing less than 50 people.

**CBIA has some concerns with HB 6870 An Act Concerning the Connecticut Unfair Insurance Practices Act.**

While CBIA appreciates the goal of this bill may be limited to certain types of insurance lines our concern is that as currently drafted it would apply to all settlement practices under the Connecticut Unfair Insurance Practices Act.

HB 6870, as currently drafted, would require that in the event an offer of settlement is made the offer cannot imply that litigation may follow. This is concerning because litigation is often the next legal step for settling a dispute. Further, this new requirement may slow down the process of settlements. And, it may be difficult to determine what constitutes an implication of litigation. For these reasons CBIA has concerns with the language as drafted.

Thank you for the opportunity to offer CBIA's comments.