



**PROFESSIONAL  
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DATE: January 28, 2015,  
TO: Connecticut Joint Insurance Committee  
FROM: Peter Frascarelli, CIC  
President, Professional Insurance Agents of Connecticut Inc.  
RE: REGARDING **SENATE BILL 22**

I am writing on behalf of the Professional Insurance Agents of Connecticut Inc., an association representing more than 400-member professional, independent insurance agents who employ thousands of people throughout the state.

We write to support the concept behind this legislation, which seeks to permit an insurer to post certain policy forms and endorsements on the insurers Internet web site.

In an effort to enhance convenience, increase speed and access to information, stakeholders in the insurance industry are increasingly embracing paperless transactions. Allowing insurance customers to access a complete copy of the documents describing their coverage online furthers these goals of convenience and access.

We support the bill's requirement that, along with directions to the online location of the policy, the insured receive instructions on how he or she can receive a free paper copy of the policy, at their request. We believe that it is important to accommodate, with no printing cost penalty, the various delivery preferences and legitimate expectations of insurance purchasers.

While the bill makes clear that the insurance purchaser has access to his or her policy on the insurer's web site, it is our belief that the bill should make clear that the agent and working with the purchaser also have access to the policy. As the agent is often the insured's primary contact on all issues relating to the policy, ensuring that he or she can access an accurate and official copy of an insured's policy is critical to the agent's role in servicing the account, and in standard customer service encounters.

PIACT supports the intent of this bill and looks forward to working with the sponsors to address any possible questions or concerns regarding the measure.