

FTR



INSURANCE ASSOCIATION OF CONNECTICUT

SUITE 607 • 21 OAK STREET, HARTFORD, CT 06106 • PHONE (860) 547-0610 • FAX (860) 547-0615

Statement

Insurance Association of Connecticut

Insurance & Real Estate Committee

February 26, 2015

SB 239, AN ACT PROHIBITING CERTAIN EXCLUSIONS FROM AUTOMOBILE INSURANCE POLICY COVERAGE

I am Eric George, President of the Insurance Association of Connecticut (IAC). The IAC supports SB 239, AN ACT PROHIBITING CERTAIN EXCLUSIONS FROM AUTOMOBILE INSURANCE POLICY COVERAGE.

As drafted, SB 239 would require personal auto insurance policies to eliminate the standard exclusion for liability for bodily injury to an "employee" during the course and scope of her employment. It would also create considerable confusion in the marketplace since it refers to the definition of "employee" in the Connecticut General Statutes. An "employee" is defined as "any operator of a commercial motor vehicle, including full-time, regularly employed drivers, casual, intermittent or occasional drivers, drivers under contract and independent owner-operator contractors, who, while in the course of operating a commercial motor vehicle, are either directly employed by, or are under a contract to, an employer."

Thus, SB 239 appears to bar personal auto insurance policies from excluding from coverage liability for injuries that could occur to an employee.

The intention of SB 239 is unclear, and the language in the bill is very confusing and could disrupt the marketplace.

Without any more guidance, the IAC must oppose SB 239. Thank you for your consideration.