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## OLR Bill Analysis

### sSB 469

#### ***AN ACT CONCERNING INFORMATION TO BE FURNISHED BY AN INSURANCE COMPANY RELATIVE TO FIRE OR EXPLOSION LOSS.***

#### **SUMMARY**

This bill allows certain authorized agencies the right to request, in writing, any insurance company to release information related to any investigation it has made regarding a loss or potential loss due to fire or explosion of undetermined or incendiary origin. Current law allows authorized agencies to make such requests only if the loss or potential loss is due to fire of suspicious or incendiary origin. Under the bill, the fire loss no longer needs to be of suspicious origin.

The bill also allows federal, state, and local peace officers under certain circumstances to make such requests by adding them to the definition of "authorized agency." Under current law, "authorized agency" includes state fire marshals, local fire marshals, and the insurance commissioner.

Under the bill, a federal, state, or local peace officer may request the release of the information only when the officer is authorized or charged with the investigation of fires or explosions at the place where the fire or explosion actually took place.

The bill also requires an insurance company that suspects that a fire or explosion loss was caused by undetermined or incendiary means to share relevant material acquired during its investigation with authorized agencies. Current law requires the company to do so only for fire loss it suspects was caused by incendiary means.

Under the bill, an insurance company may ask an authorized agency to release information relative to the company's investigation of fire or explosion loss of undetermined or incendiary origin. Under

current law, this is limited to information related to fire loss of incendiary origin only.

Under the bill, any authorized agency personnel may be required to testify in certain civil cases on information the agency has on the fire or explosion loss. This is already the case for state fire marshals, local fire marshals, and the insurance commissioner in civil cases that pertain to fire loss only.

EFFECTIVE DATE: October 1, 2018

### **RELEASE OF INSURANCE COMPANY INFORMATION**

By law, the information that authorized agencies may request insurance companies to release, includes:

1. an insurance policy relative to such loss,
2. policy premium records,
3. history of previous claims, and
4. other relevant material relating to such loss or potential loss.

### **COMMITTEE ACTION**

Judiciary Committee

Joint Favorable

Yea 39 Nay 0 (03/28/2018)