OLR Bill Analysis
sHB 7170

AN ACT CONCERNING DRIVING HISTORIES AND PRIVATE PASSENGER NONFLEET AUTOMOBILE INSURANCE POLICIES.

SUMMARY
This bill generally requires auto insurers and insurance producers to disclose to applicants or insureds the impact their driving history has, or will have, on the cost of their auto insurance policy.

Specifically, the bill prohibits auto insurers that use driving history as an underwriting or rating factor, and producers who represent them, from issuing, renewing, amending, or endorsing a private passenger nonfleet auto insurance policy in Connecticut unless the insurer or producer discloses the impact an applicant’s or insured’s driving history has, or will have, on the policy’s cost.

EFFECTIVE DATE: October 1, 2019

COMMITTEE ACTION
Insurance and Real Estate Committee

Joint Favorable Substitute
Yea 16  Nay 3  (03/14/2019)