Bill No.:  HB-5425
Title:  AN ACT REQUIRING HOME IMPROVEMENT CONTRACTORS TO MAINTAIN LIABILITY INSURANCE COVERAGE.
Vote Date:  3/14/2019
Vote Action:  Joint Favorable
PH Date:  2/14/2019
File No.:

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SPONSORS OF BILL:

Insurance and Real Estate Committee

REASONS FOR BILL:

This bill requires that home improvement contractors maintain liability insurance of no less than $250,000.

RESPONSE FROM ADMINISTRATION/AGENCY:

Representative Kim Rose, 118th Dist. supports this bill as it protects constituents from damage caused by contractors. She describes a situation that happened to her where a contractor caused damages to her roof.

NATURE AND SOURCES OF SUPPORT:

David Haberfield supports this bill and suggests an exception for a property owner having a license to pull permits for properties they own.

Carl Lee supports this bill because of an issue he had with a contractor in the past and believes this bill will help others not get into the situation he was in.
**Joseph Mollica** supports this bill because he has seen failed home improvements made by uninsured contractors that put home owners at a financial loss and living in hazardous conditions.

**Lucas Papageorge Jr., President, Remodeling Contractors Association CT Chapter/NARI** supports this bill as it would give homeowners more financial protections against contractors who do not care liability insurance.

**Jim Parras, CEO, Home Builders & Remodelers Association of Connecticut** supports this bill as it believes maintaining liability insurance is common sense and good business practice. They request that “its mandate be narrowly applied to ‘contractors’ engaged in ‘home improvement’ as defined in Sec. 20-419 of the CT General Statutes.”

**Professional Insurance Agents of Connecticut, Inc.** supports this bill as it “protects consumers without placing an excessive burden on the contractor.” They do propose amending the bill to increase the minimum liability to $500,000.

**Warren Ruppar, President, Independent Insurance Agents of Connecticut** supports this bill as it requires home improvement contractors to maintain liability insurance.

**Peter Hicks** and **Hillary Stoudt** offer their support for the bill.

**NATURE AND SOURCES OF OPPOSITION:**

None Expressed

**Reported by:** Greg Castelli  
**Date:** 3/28/19