Insurance and Real Estate Committee  
JOINT FAVORABLE REPORT

Bill No.: HB-5517  
Title: AN ACT CONCERNING LIFE INSURANCE POLICIES AND CONTRACTS THAT INSURE THE LIVES OF CONVICTED FELONS.  
Vote Date: 3/14/2019  
Vote Action: Joint Favorable  
PH Date: 2/14/2019  
File No.:  

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SPONSORS OF BILL:  

REASONS FOR BILL:  
To prevent insurance companies to refuse to give life insurance to formerly incarcerated individuals

RESPONSE FROM ADMINISTRATION/AGENCY:  
State of CT Insurance Department – cannot provide comments on proposed bills but will comment when they are fully drafted

NATURE AND SOURCES OF SUPPORT:  
David McGuire, ACLU-CT, believes residents with criminal records are already at a disadvantage for basic needs and this bill will reduce collateral consequences  
Denise T. Best, Upper Albany NRZ, believes formerly incarcerated individuals have already paid their debt to society

NATURE AND SOURCES OF OPPOSITION:  
Joy Avallone, Insurance Association of CT, opposes HB 5517, cites a study from 2007 in The New England Journal of Medicine stating the risk of death among former inmates is higher than the general public, especially the first two weeks of release