

## Insurance and Real Estate Committee HOUSE FAVORABLE REPORT

**Bill No.:** HB-5362

AN ACT CONCERNING PROPERTY AND CASUALTY INSURANCE AND  
**Title:** DISCRIMINATION AGAINST VICTIMS OF DOMESTIC VIOLENCE.

**Vote Date:** 3/10/2020

**Vote Action:** Joint Favorable

**PH Date:** 3/10/2020

**File No.:**

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### SPONSORS OF BILL:

Insurance and Real Estate Committee

### REASONS FOR BILL:

Currently in the State of Connecticut, victims are protected from health insurance discrimination. This bill would ensure that individuals who have experienced domestic violence are not discriminated against for experiencing abuse or facing unnecessary barriers to leaving an abuser. Connecticut is one of five states that protects victims from insurance discrimination related to health only but does not protect against discrimination for property and life insurance.

### RESPONSE FROM ADMINISTRATION/AGENCY:

None Stated

### NATURE AND SOURCES OF SUPPORT:

**Jillian Gilchrest, 18<sup>th</sup> District, State Representative;** supports this bill, stating that domestic violence disproportionately impacts women and children and it is an additional victimization to deny women and children access to life insurance based on the abuse inflicted on them.

**Ashley Starr Frechette, Director of Health Professional Outreach, Connecticut Coalition Against Domestic Violence;** supports this bill, stating that this bill seeks to protect survivors of domestic violence from insurance discrimination by preventing insurance companies from denying or refusing coverage on the basis of abuse. It was stated that substitute language should be added that all forms of insurance discrimination be defined under CGS 38a-816 as an "unfair practice" just as Connecticut defines prohibition on discrimination against victims in health insurance coverage.

**Maria Gonzalez-Flores, Safe Connect Advocacy Coordinator, Connecticut Coalition Against Domestic Violence**; supports this bill, stating it seeks to protect survivors of domestic violence from insurance discrimination by preventing insurance companies from denying or refusing coverage on the basis of abuse. It was stated that this bill addresses a crucial barrier to accessing basic needs for victims of domestic violence.

**Kelsey Mullane, Resident, Branford, Connecticut**; supports this bill stating, insurance companies routinely discriminate against domestic violence victims in health, life, disability, property and casualty insurance by using documented evidence of abuse to determine who to insure, what coverage to provide and how much to charge. It was stated that the legislation should expand to apply to all insurance not just property and casualty insurance.

**NATURE AND SOURCES OF OPPOSITION:**

None Stated.

**Reported by: Zoë Gluck**

**Date: April 23, 2020**