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**OLR Bill Analysis**

**HB 5448**

***AN ACT CONCERNING EMPLOYMENT PRACTICES LIABILITY INSURANCE POLICIES.***

**SUMMARY**

This bill prohibits employment practices liability insurers from requiring an insured to pay for the privilege of choosing legal counsel to represent them in a legal claim the policy covers. The bill applies to insurers doing business in Connecticut providing employment practices liability insurance coverage and any of their third-party administrators, agents, or adjusters.

In practice, employment practices liability insurance covers defense costs and damages related to employment-related claims, such as discrimination or wrongful termination.

EFFECTIVE DATE: October 1, 2022

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable

Yea 17    Nay 0    (03/22/2022)