



General Assembly

January Session, 2023

Raised Bill No. 1015

LCO No. 4042



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

AN ACT PROHIBITING LIFE INSURANCE COMPANIES FROM DISCRIMINATING AGAINST FIRST RESPONDERS DIAGNOSED WITH POST-TRAUMATIC STRESS DISORDER.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-447 of the general statutes is repealed and the
2 following is substituted in lieu thereof (*Effective October 1, 2023*):

3 No life insurance company doing business in this state may: (1) Make
4 any distinction or discrimination between persons on the basis of race,
5 sexual orientation, gender identity, status as a victim of domestic
6 violence, [or] erased criminal history record information, as defined in
7 section 46a-80a or status as a first responder, as defined in section 52-
8 146v, diagnosed with post-traumatic stress disorder, as to the premiums
9 or rates charged for policies upon the lives of such persons; (2) demand
10 or require greater premiums from persons of one race, sexual
11 orientation or gender identity than such as are at that time required by
12 that company from persons of another race, sexual orientation or gender
13 identity, or persons who have been victims of domestic violence than
14 such as are at that time required by that company from persons who

15 have not been victims of domestic violence, of the same age, sex, general
16 condition of health and hope of longevity; (3) demand or require greater
17 premiums from persons with erased criminal history record
18 information than such as are at that time required by that company from
19 persons without erased criminal history record information of the same
20 age, sex, general conditions of health and hope of longevity; (4) demand
21 or require greater premiums from any first responder diagnosed with
22 post-traumatic stress disorder than such as are at that time required by
23 that company from first responders not diagnosed with post-traumatic
24 stress disorder of the same age, sex, general conditions of health and
25 hope of longevity; or [(4)] (5) make or require any rebate, diminution or
26 discount on the basis of race, sexual orientation, gender identity, status
27 as a victim of domestic violence, [or] erased criminal history record
28 information or status as a first responder diagnosed with post-traumatic
29 stress disorder upon the sum to be paid on any policy in case of the
30 death of any person insured, nor insert in the policy any condition, nor
31 make any stipulation whereby such person insured shall bind such
32 person, such person's heirs, executors, administrators or assigns to
33 accept any sum less than the full value or amount of such policy, in case
34 of a claim accruing thereon by reason of the death of such person
35 insured, other than such as are imposed upon all persons in similar
36 cases; and each such stipulation or condition so made or inserted shall
37 be void. For the purposes of this section, "victim of domestic violence"
38 has the same meaning as provided in section 17b-112a.

39 Sec. 2. (NEW) (*Effective October 1, 2023*) Notwithstanding any
40 provision of the general statutes, no life insurance or annuity policy or
41 contract shall be delivered, issued for delivery, renewed or continued in
42 this state that excludes coverage solely on the basis of status as a first
43 responder diagnosed with post-traumatic stress disorder. As used in
44 this section, "first responder" has the same meaning as provided in
45 section 52-146v of the general statutes.

This act shall take effect as follows and shall amend the following sections:

Section 1	<i>October 1, 2023</i>	38a-447
Sec. 2	<i>October 1, 2023</i>	New section

Statement of Purpose:

To prohibit life insurance companies from denying life insurance coverage to first responders diagnosed with post-traumatic stress disorder.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]