



General Assembly

Raised Bill No. 1015

January Session, 2023

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 Section 38a-447 of the general statutes is repealed and the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)
4 Make any distinction or discrimination between persons on the basis of
5 race, 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
9 premiums or rates charged for policies upon the lives of such persons;
10 (2) demand or require greater premiums from persons of one race,
11 sexual orientation or gender identity than such as are at that time
12 required by that company from persons of another race, sexual
13 orientation or gender identity, or persons who have been victims of
14 domestic violence than such as are at that time required by that

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

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

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| 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 |

INS *Joint Favorable*