



General Assembly

January Session, 2019

Proposed Bill No. 6687

LCO No. 2038



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Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:

REP. CANDELARIA, 95th Dist.

AN ACT PROHIBITING INSURANCE COMPANIES FROM USING TERRITORIAL RATING AND CREDIT HISTORIES AS FACTORS IN UNDERWRITING OR RATING PRIVATE PASSENGER NONFLEET AUTOMOBILE INSURANCE POLICIES.

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

- 1 That section 38a-686 of the general statutes be amended to prohibit
- 2 insurance companies from using territorial rating and an applicant's or
- 3 insured's credit history as factors in underwriting or rating private
- 4 passenger nonfleet automobile insurance policies.

Statement of Purpose:

To prohibit insurance companies from using territorial rating and an applicant's or insured's credit history as factors in underwriting or rating private passenger nonfleet automobile insurance policies.