

General Assembly

January Session, 2019

Raised Bill No. 7145

LCO No. **4077**

Referred to Committee on PUBLIC SAFETY AND SECURITY

Introduced by: (PS)

AN ACT ALLOWING POLICE OFFICERS TO OBTAIN INFORMATION TO BE FURNISHED RELATIVE TO FIRE LOSSES.

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

Section 1. Section 38a-318 of the general statutes is repealed and the
 following is substituted in lieu thereof (*Effective October 1, 2019*):

3 (a) Any authorized agency may in writing request any insurance company to release information relative to any investigation [it] the 4 5 insurance company has made concerning a loss or potential loss due to fire or explosion of [suspicious] undetermined or incendiary origin 6 7 which shall include, but not be limited to: (1) An insurance policy 8 relative to such loss, (2) policy premium records, (3) history of 9 previous claims, and (4) other relevant material relating to such loss or 10 potential loss.

(b) If any insurance company has reason to suspect that a fire <u>or</u>
 <u>explosion</u> loss to its insured's real or personal property was caused by
 <u>undetermined or</u> incendiary means, the <u>insurance</u> company shall
 furnish any authorized agency with all relevant material acquired

during its investigation of the fire or explosion loss, cooperate with 15 16 and take such action as may be requested of [it] the insurance 17 <u>company</u> by the authorized agency and permit any person ordered by 18 a court to inspect any of its records pertaining to the policy and the fire 19 or explosion loss. [Such] The insurance company may request any 20 authorized agency to release information relative to any investigation 21 it has made concerning any such fire <u>or explosion</u> loss of [suspicious] 22 <u>undetermined</u> or incendiary origin.

(c) No insurance company, authorized agency or person who
furnished information on behalf of such <u>insurance</u> company or agency
[,] shall be liable for damages in a civil action or subject to criminal
prosecution for any oral or written statement made or any other action
taken that is necessary to supply information requested pursuant to
this section, unless there is fraud, actual malice or conduct relating to
the release of such information which constitutes a criminal act.

30 (d) Except as provided in subsection (h) of this section, any 31 authorized agency receiving any information furnished pursuant to 32 this section shall hold the information in confidence until such time as 33 its release is required pursuant to a criminal or civil proceeding.

(e) Any authorized agency personnel may be required to testify as
to any information in the agency's possession regarding the fire or
<u>explosion</u> loss of real or personal property in any civil action in which
any person seeks recovery under a policy against an insurance
company for the fire or explosion loss.

(f) For the purposes of this section, "authorized agency" means: (1) The State Fire Marshal or the local fire marshal when authorized or charged with the investigation of fires <u>or explosions</u> at the place where the fire <u>or explosion</u> actually took place, [; and] (2) the Insurance Commissioner, <u>or (3) a federal, state or local law enforcement officer</u> when authorized or charged with the investigation of fires or explosions at the place where the fire or explosion actually took place.

46 (g) For the purposes of this section, "insurance company" [shall

47 include] <u>includes</u> organizations issuing insurance policies in this state48 pursuant to the provisions of section 38a-328.

(h) Any authorized agency provided with information pursuant to
subsection (a) or (b) of this section, may, in furtherance of its own
purposes, release any information in its possession to any other
authorized agency.

(i) The provisions of this section shall apply to fire losses occurringon or after October 1, 1979.

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

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Section 1	<i>October 1, 2019</i>	38a-318

Statement of Purpose:

To allow federal, state and local law enforcement officers to obtain insurance records from insurance companies to aid in the investigation of fires or explosions of an undetermined or incendiary origin.

[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.]