



General Assembly

February Session, 2024

Raised Bill No. 5246

LCO No. 1650



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

AN ACT CONCERNING ELECTRONIC POSTING OF CERTAIN DOCUMENTS BY INSURERS.

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

1 Section 1. (NEW) (*Effective October 1, 2024*) (a) Notwithstanding any
2 provision of title 38a of the general statutes and except as provided in
3 subsection (c) of this section, an insurer may post on such insurer's
4 Internet web site any policy, as defined in section 38a-296 of the general
5 statutes, and any endorsement thereto, provided such policy or
6 endorsement does not contain any personally identifiable information.

7 (b) If such insurer elects to post such policy or endorsement on such
8 insurer's Internet web site in lieu of mailing or delivering such policy or
9 endorsement to an insured, such insurer shall:

10 (1) Post and have accessible on such insurer's Internet web site such
11 policy and any endorsement for as long as such policy is in force and in
12 such manner that enables the insured to save and print such policy and
13 any endorsement using programs or applications that are readily
14 available on the Internet and free to use;

15 (2) Retain, upon the expiration of a policy, records of such expired
16 policy and any endorsement thereto for a period of five years after the
17 date of such expiration and make such records available upon request;

18 (3) Provide to the insured in, or simultaneous with, each declarations
19 page provided to the insured at the time of issuance of the initial policy
20 and any renewals of such policy (A) a description of the specific policy
21 and any endorsement thereto purchased by the insured, (B) a method
22 by which the insured may obtain, free of charge upon request, a paper
23 copy of the policy and any endorsement thereto, and (C) the Internet
24 web site address where such insured's policy and any endorsement are
25 posted;

26 (4) Provide notice to the insured, at the time of any changes to the
27 policy or endorsement, of a method by which the insured may obtain,
28 free of charge upon request, a paper copy of the policy and any
29 endorsement thereto and any changes to such policy or endorsement;
30 and

31 (5) Provide notice to the insured, that such insured may, at any time,
32 submit a request to the insurer to opt out of electronic delivery of such
33 insured's policy and any endorsement thereto.

34 (c) If an insured submits a request to the insurer to opt out of
35 electronic delivery of such insured's policy and any endorsement
36 thereto, such insurer shall mail or deliver a paper copy of such policy
37 and any endorsement and any changes to such policy or endorsement
38 to such insured in lieu of posting on such insurer's Internet web site any
39 such policy or endorsement as set forth in subsections (a) and (b) of this
40 section.

This act shall take effect as follows and shall amend the following sections:		
Section 1	October 1, 2024	New section

Statement of Purpose:

To allow insurers to post certain insurance policies and endorsements on such insurers' Internet web sites.

[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.]