



General Assembly

January Session, 2019

**Raised Bill No. 7170**

LCO No. 4407



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

**AN ACT CONCERNING PRIVATE PASSENGER NONFLEET  
AUTOMOBILE INSURANCE POLICY QUOTES.**

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

- 1 Section 1. (NEW) (*Effective October 1, 2019*) No insurance company  
2 that issues, renews, amends or endorses a private passenger nonfleet  
3 automobile insurance policy in this state on or after October 1, 2019,  
4 that uses an applicant's or insured's driving history as an underwriting  
5 or rating factor with respect to such policy, and no insurance producer  
6 who represents such an insurance company with respect to such  
7 policy, shall provide a quote to an applicant or an insured for the cost  
8 of coverage under such policy unless such quote accounts for the  
9 applicant's or insured's driving history and its impact on the cost of  
10 such policy.

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

Section 1	<i>October 1, 2019</i>	New section
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***Statement of Purpose:***

To require insurance companies that issue, renew, amend or endorse, and insurance producers who represent insurance companies with respect to, private passenger nonfleet automobile insurance policies to disclose the impact that an applicant's or insured's driving history has on the cost of such a policy when such company or producer issues a quote for the cost of coverage under such a policy.

*[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.]*