

HB 67

PA 266

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CONNECTICUT
GEN. ASSEMBLY

HOUSE

PROCEEDINGS
1945

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5.27.45

5.28.45

(On motion made by Mr. Wendorer of Bethel, the House recessed at 1:04 p. m. until 2:00 p.m.)

AFTER RECESS

The House reconvened at 2:00 p. m., the Speaker in the Chair.

Bills which had received favorable reports and were tabled for the Calendar and printing: House Bills Nos. 939;67;220;272;18;45;607;802 and 1162. ✓

Unfavorable reports received from the committees and bills tabled for the Calendar: House Bills Nos. 647;661;888 and 916.

House Bill No. 1177 - raised by Committee was recommitted to the committee on Agriculture.

House Resolution No. 84 - (committee resolution) - Constitutional Amendment - was tabled for the Calendar and Printing.

The following bills were taken from the table, read the third time by the Clerk, the reports of the committees accepted, and the bills passed without debate: House Bills Nos: 175, 444, 465, 487, 585, 761, 763, 1011; 1023; 1173; 1174;

House Bill No. 852 - An Act Concerning Poultry and Poultry Products.

This bill was explained by Mr. Fitchell of Southbury, Chairman of the committee on Agriculture. This bill would clarify regulations concerning poultry and poultry products.

Mr. Henchel: Mr. Speaker, I would like to ask the gentleman whether or not this bill would empower a commission to investigate the black market in poultry?

Mr. Fitchell: It is my understanding it is left with the Commissioner of Agriculture, if that is what the gentleman has in mind.

Mr. Boyd, Kent: Mr. Speaker, the poultry industry is one of the leading industries in the State; at the hearing there was a great deal of support for this bill. I hope that this bill will pass.

(The bill passed without further debate.)

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(House Resolution No. 84 continued:)

The Speaker: The question is on the acceptance of the committee's favorable report and the adoption of the resolution. (On a rising vote, the resolution was adopted.)

The gentleman from Farmington.

Mr. Shapiro: Mr. Speaker, in order that the members of this House may have a moment to rest, I move that we recess until 2:15 p. m. I urge the members, however, to return promptly in order that we may complete the business appearing on the Calendar.

(The Speaker declared a recess at 1:20 p. m.)

AFTER RECESS

The House was called to order at 2:15 p. m., the Speaker in the Chair.

The following bills were taken from the table and passed without debate.

Substitute for House Bill No. 18 - An Act Providing for a Pension to be paid by the County of New Haven to Louis Leyerzapf. This bill was explained by Mr. Curtiss of Norfolk, House Chairman of the committee on Public Personnel.

House Bill No. 64 - An Act Concerning the Filing of Assessment Lists in the Town of New Canaan. The bill was explained by Mr. Holbrook of Madison, House Chairman of the committee on Finance.

House Bill No. 67 - An Act Concerning a Standard Fire Insurance Policy. The bill was explained by Mr. Twaddle of Rocky Hill, House Chairman of the committee on Insurance.

Substitute for House Bill No. 482 - An Act Authorizing the Town of Fairfield to Make Disability Payment to Eugene R. Burns. This bill was explained by Mr. Curtiss, House Chairman of the committee on Public Personnel; and on motion of Mr. Curtiss the rules were suspended and the bill transmitted to the Senate.

House Bill No. 607 - An Act Reinstating J. Clark Harrington in the Retirement System. The bill was explained by Mrs. O'Shea of Beacon Falls, a member of the committee.

House Bill No. 275 - An Act Concerning Authority of Insurance Companies to Do Business in Connecticut. The bill was explained by Mr. Mullen of Stafford, a member of the committee on Insurance.

JOINT
STANDING
COMMITTEE
HEARINGS

INSURANCE

CONN.
GENERAL
ASSEMBLY
1945

H.B. 67. AN ACT CONCERNING A STANDARD FIRE INSURANCE POLICY.
(Twaddle).

...

Chairman Barber: Anyone wishing to speak in favor of this bill?

Commissioner Allyn: This is probably a matter with which most of you are somewhat acquainted. I will leave some data with you that will convey the information without using up so much time.

As you know, the fire policy in use at the present time in Connecticut is the New York policy of 1886 which was adopted in Connecticut in 1894. We have used it since and it has been usable only by reason of the fact that it has been covered with all sorts of riders and endorsements. This new type, called the 1943 New York Standard Fire Insurance Policy, has already been adopted by twenty-seven states and is under consideration by seven others. It could be called a Commissioners' policy because it was drawn up by the National Association of Insurance Commissioners.

It is a shorter form, with more readable language. The face of the policy is not cluttered up with endorsements and any necessary endorsements can be put on the third page where they won't interfere with the face of the policy and so that the policy holder can read the cogent facts which he wants to know. A number of obsolete clauses have been dropped out.

We feel the interest of the public can be served by this modern type of policy. We strongly recommend its adoption by this General Assembly.

There are representatives of fire insurance companies here who I am sure would be glad to answer from their point of view.

Mr. B. F. Wilcox (Member of the Legislative Committee of the Connecticut Association of Insurance Agents): We as insurance agents are very much in favor of the change. We feel that the public will be better served by the adoption of such a policy and the agents saved a great deal of labor in preparation of policies for their clients.

Mr. John North (Phoenix Insurance Company): I would like to be recorded in favor of this bill.

Mr. Beardsley (Vice President, Aetna Insurance Company): I am also in favor.

Mr. Henry (Security of New Haven): I am in favor.

Mr. Twaddle: Mr. Henry Hunt, Director of the Legislative Council asked me to convey that he was in favor of this bill.

Commissioner Allyn: There is a section here which we suggest putting in. It reads as follows:

"Section 6. Nothing contained herein shall be construed to prohibit the renewal of any policy conforming to the requirements of this act by the issuance of a renewal certificate subject, however, to such rules and regulations as the commissioner may prescribe."

And change the number of present Section 6 to Section 7.

The reason for that is the present paper shortage and help shortage. We have authorized the renewal of policies by certificate rather than a great mass of material each time. Certain banks have questioned the legality of this and I would like to make that action legal.

Chairman Barber: Anyone else in favor of this bill?
Anyone opposed?
I declare the hearing closed.

Registering in favor:

Rep. C. Goslee, Windsor
Rep. Hereward Wake, Westport