

Legislative History for Connecticut Act

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HB 5550	PA 817	1969	
Senate:	3088 (calendar)		
	3123-25		3
House:	3332-33		2
General Law:	317-19		3

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CONNECTICUT  
GEN. ASSEMBLY  
SENATE

PROCEEDINGS  
1969

VOLUME 19

PART 7

3-27-69

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June 2, 1969

THE CLERK:

This is a raised bill. An Act concerning the suspension of a Operators License After a Fatal Accident.

THE CHAIR:

Referred to the Committee on Transportation.

THE CLERK:

This is a raised bill 1598. An Act concerning Validating the Planning and Zoning Commission in the City of Torrington.

THE CHAIR:

Referred to the Committee on General Law.

THE CLERK:

Clerk has on favorable to read in. Favorable report of the Joint Standing Committee on Appropriations on Senate Bill No. 83. An Act concerning a Committee to Study the Dredging of the Connecticut River. Accompanied by emergency certification.

THE CHAIR:

Tabled to the Calendar for printing.

THE CLERK:

Clerk is ready to proceed with the Calendar. On page 2, Calendar No. 1055, File No. 994. Favorable report of the Joint Standing Committee on General Law on Substitute House Bill No. 5550. An Act concerning Insurance Consultants. Clerk will pass that item temporarily and come back to it later. We will go to Calendar No. 1113, File No. 1077. Favorable report of the Joint Standing Committee on Banks on Substitute House Bill No. 5798. An Act concerning the Cost of Investigations Under the Securities

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fied. This bill would set up a licensing procedure. The bill goes through various sections of the general statutes which would pertain to psychologists and changes the terminology from certified to licensed and also requires that the area of psychology in which the licensee is qualified be spelled out. Section 3 of the bill spells out that on or after January 1, 1970, the effective date of this act, that no person shall practice psychology unless he can fulfill the requirements contained therein.

One other important item is in section 12, which spells out the fact that this act is not, does not, prevent physicians and various other practitioners including clergy, attorney's, etc. from doing work of a psychological nature consistent with accepted standards in their respective professions. I urge the adoption of the bill.

THE CHAIR:

Are there further remarks on the passage of this bill. If not, as many who are in favor signify by saying aye, opposed. The ayes have it and the bill is passed.

THE CLERK:

Please return to page 2 of the Calendar. An item we passed temporarily. Calendar No. 1055, File No. 994. Favorable report of the Joint Standing Committee on General Law on Substitute House Bill No. 5550. An Act concerning Insurance Consultants.

SENATOR LYDDY:

Mr. President, I move for acceptance of the Joint Committees favorable report and passage of the bill.

THE CHAIR:

Question is on passage of this bill. Will you remark.

SENATOR LYDDY:

Mr. President, may I, for the record, indicate that this bill was originally assigned to General Law and after a public hearing was reassigned to the Insurance Committee where another public hearing was held and reported favorably.

It merely indicates that anyone who is giving advice on insurance, who is not an insurance agent, would have to be registered with the department as an insurance consultant. While this act does not specifically exclude bankers and members of a bank trust department, the legislative intent is to exclude them. Provided they do not practice law or direct those whom they are consultants to either a specific attorney or to specific insurance agents. I move its passage.

THE CHAIR:

Any further remarks on the passage of this bill. If not, Senator Moore from the 20th.

SENATOR MOORE:

Mr. President, I would just like to remark on this bill to this extent. It seems to me we are, in the course of licensing everybody, drawing an awfully fine line here on what we are licensing. There was a time in my life when I acted as a business consultant and in passing I gave advice to people about insurance. I am in no way ~~shape~~ or form an expert on insurance, however, I have never been paid a fee by any insurance company or agent.

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But just in the course, the way this bill reads, at that time in retrospect, would come back to the type of advice I gave at that time, I might have qualified under this bill and I might have had to have a license. It seems to me that sometimes in this licensing business, we can step over the line and go too far.

THE CHAIR:

Any further remarks on this bill. If not, as many who are in favor signify by saying aye, opposed. The bill is passed. The aye's have it.

THE CLERK:

Calendar No. 1293, File No. 1231. Favorable report of the Joint Standing Committee on Judiciary and Governmental Functions on House Bill No. 5405. An Act concerning the Statute of Limitations on Mechanic's Liens.

THE CHAIR:

Senator Pickett from the 33rd.

SENATOR PICKETT:

Mr. President, I move for acceptance of the Joint Committees favorable report and passage of the bill.

THE CHAIR:

Question is on the passage of this bill. Will you remark.

SENATOR PICKETT:

Mr. President, this bill concerning mechanic's liens provides that, as we now know, a mechanic lien in effect, unless a suit to foreclose it is brought within two years after the date has been filed. For a person examining title and finding a mechanic's lien

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CONNECTICUT

GENERAL ASSEMBLY

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MR. SPEAKER:

So ordered.

THE CLERK:

Calendar No. 939. Sub. for H.B. No. 7674. An Act concerning the Ratio of Apprentices to Journeymen and the Employment of Helpers in Certain Licensed Occupations. File 958.

REP. AJELLO - 118th D.

Mr. Speaker, may Calendar No. 939. Sub. for H.B. No. 7674, be passed retaining its place on the calendar?

MR. SPEAKER:

So ordered.

THE CLERK:

Calendar No. 950. Sub. for H.B. No. 5550. An Act concerning Insurance Consultants.

REP. LAROSA - 4th D.

Mr. Speaker, I move the acceptance of the J.C. favorable report and passage of the bill.

MR. SPEAKER:

Question is on acceptance and passage. Will you remark?

REP. LAROSA - 4th D.

Mr. Speaker, this bill will allow the Insurance Commissioner to set up an insurance consultant arrangement upon application to the department. In doing so, this insurance consultant, when it does give advice pertaining to insurance matters would not at that particular time, in anyway, share in the commissions, other than a fee received by the person what he is going to

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give these services to. This is a good bill and I urge its passage.

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MR. SPEAKER:

Other further remarks? If not, the question is on acceptance and passage. All those in favor signify by saying aye. Those opposed? The bill is passed.

THE CLERK:

Calendar No. 951. Sub. for H.B. No. 8663. An Act concerning Employers' Records.

REP. MAHANEY - 92nd D.

Mr. Speaker, I move the acceptance of the J.C. favorable report and passage of the bill.

MR. SPEAKER:

Question is on acceptance and passage. Will you remark?

REP. MAHANEY - 92nd D.

Mr. Speaker, this bill is in the nature of a "housekeeping" measure. What it does, is refers to the existing statutes, which requires employers' to keep records of the hours worked and the employee's by name, relative to the employment, and the hours that they have worked. This bill just exempts, the requirements that these records be kept at the place of employment. It exempts business' of a coin-vending nature, such as laundermats etc., it exempts to the extent that these records need not be kept at such a place of employment, in that particular case. Its a good bill and I think it ought to pass.

MR. SPEAKER:

JOINT  
STANDING  
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TUESDAY

GENERAL LAW

FEBRUARY 11, 1969

- Mr. Miller: And he is over charging for the service they get. I'm sure that is nor agreeable with you, I, or anyone else. So I would to say that I'm all for education but this bill should be amended to have something like a three month extended course after they get out of the barber school or the initial school program. Not over a two and half year period. Thank you Gentlemen.
- Sen. Jackson: Anyone else to speak in opposition? If not, I understand that Mr. Foley from the Insurance Department has requested permission to speak.
- Mr. Foley: Mr. Girard Foley, Chief of the Insurance Department. I am speaking on H. B. 5550
- H. B. No, 5550 INSURANCE COMSULTANTS.
- Concerning Insurance Consultants. This is a department bill submitted at the request of the department group. Mr. Salamony of the 84th District, who are asking for a licensed category of Insurance Consultant. Which is an advisor category similar to that in several other states, Mass. and New York in particular. These consultants or advisors for a fee, furnish advice to a buyer of insurance principally as a commercial for industrial field where this potential buyer then turns to its agent or broker for the contracts in question. There has been a great area for the past several years to concerning this category. At the present time any person whether trained or untrained could hold out and shingle as an insurance consultant or advisor. This bill establishes the qualifications necessary to have that category. There is no appropriation in required with it. It would be assimilated into the licensing procedures of consulting department. We would establish a category. We believe it is in the public interest and respectfully request your committee to give favorable consideration to it.

TUESDAY

GENERAL LAW

FEBRUARY 11, 1969

- Rep. Webber: Mr. Foley, In one, should this bill become law, is one trained for the purpose of relieving or obtaining this license?
- Mr. Foley: Yes. We have several have training schools. The University of Conn., Bridgeport, and several others provide the necessary training.
- Rep. Webber: Would they have to go to a given school or would they be trained by the industry or their own insurance company? In other words I'm looking at it from a geographical point of view.
- Mr. Foley: The provision training at the University of Conn. offer these training schools at every major city in the state. Waterbury, Hartford, Bridgeport, Stamford, all of them. I doubt very much if a person would deliberately enter into this field from a nearby standpoint and work himself up to an insurance consultant without having first either a broker or an agent.
- Rep. Webber: I'm talking about the broker. Can the broker require case for this.
- Mr. Foley: Yes. Very <sup>definitely</sup> ~~diffinitely~~, but before even relieving a broker or agents licenses it is necessary that he attend a school.
- Rep. Neiditz. A couple of questions. Is this similar to legislation to indicate that you have agency in other states?
- Mr. Foley: Yes.
- Sen. Jackson: I look on the first page here and I know that there are in Hartford now people who call themselves insurance counselors, insurance consultants, insurance specialists or any other similar title or any title or word combination of words, and you know in fact they are no insurance agents. True to these things is that these insurance consultants that you would be licensing would just be in the category of receiving a fee for service, rather than receiving a commission from the company or could they ~~receive~~ both.

TUESDAY

GENERAL LAW

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- Mr. Foley: They could not relieve both on any given account. If an insurance buyer hires them for their advice and consulting then they could not turn around with the left hand and sell any insurance.
- Ben. Jackson: Would that cover also a state planners Mr. Foley?
- Mr. Foley: No, not unless they are charging a fee for their service that would bring them within the category. Usually your state planner will do a very adequate job planning out the needs of the potential insurer and then is remuneration as the commissions.
- Sen. Jackson: Any other questions of Mr. Foley. If not then we move on to the next bill on the agenda S. B. 226. The licensing of private detectives, watchmen guards, patrolling services. Anyone to speak in favor?
- Mr. Gregory: Gentlemen, my name is Gregory. I'm representing the Conn. Association of License of our Detectives. The association through general meetings through committees that have worked very closely with representatives of the department of State Police in attempting to offer suggestions for revisions for the current licensing law for five or for private detectives that would have the affect of operating the professional status of these licensees and offering to the public the assurance of their qualifications.

They should be inherent to the fact that they are licensed by the state. We have prepared at the result of these committee meetings, a statement in support of the bill, and offering a number of small changes that we hope will have the affect of strengthening and clarifying it. I have already presented that statement to your secretary so I don't have to read or discuss it. Thank you very much.