

PA10-007

HB5014

House	698-703	6
Senate	878, 1064-1066	4
		10

H – 1075

**CONNECTICUT
GENERAL ASSEMBLY
HOUSE**

**PROCEEDINGS
2010**

**VOL.53
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595 – 894**

rgd/md/gbr
HOUSE OF REPRESENTATIVES

104
April 13, 2010

Total Number voting	147
Necessary for adoption	74
Those voting Yea	147
Those voting Nay	0
Those absent and not voting	4

DEPUTY SPEAKER ORANGE:

Thank you, Mr. Clerk. And the bill passes.

Will the Clerk please call Calendar Number 24.

THE CLERK:

On page 4, Calendar 24, substitute for House Bill Number 5014, AN ACT CONCERNING AUTOMOBILE AND PERSONAL RISK INSURANCE, favorable report by the Committee on Insurance.

DEPUTY SPEAKER ORANGE:

Representative Steve Fontana, you have the floor, sir.

REP. FONTANA (87th):

Thank you, Madam Speaker.

Madam Speaker, I move for acceptance of the joint committee's favorable report and passage of the bill.

DEPUTY SPEAKER ORANGE:

The question is acceptance of the joint committee's favorable report and passage of the bill. Representative Fontana, you have the floor.

REP. FONTANA (87th):

Thank you, Madam Speaker.

Madam Speaker, this bill makes several proconsumer revisions to our personal risk and auto insurance laws based on an extensive review of our laws and similar laws around the country.

First it specifies that certain administrative expenses shall be allocated to a person's auto insurance rate on a flat dollar basis.

Second, it codifies current insurance department guidelines for how and when insurers may use a person's credit history to underwrite or rate that person's personal risk or auto policy, further restricts the use of credit and permits an insurer to consider the impact of an extraordinary life circumstance on a person's credit history.

Third, it expands on current insurance department guidelines to prohibit insurers from declining, canceling or nonrenewing a personal risk or auto insurance policy solely on the basis of a person's credit history.

Fourth, it requires an insurer to notify a bank or other lien holder with an interest in an automobile if it cancels the auto insurance policy on that

automobile.

Fifth, it requires a person seeking to regain possession of an impounded automobile to show proof of ownership and valid auto insurance to reclaim that automobile.

Sixth, it improves the existing process by which an auto insurance company establishes a value of a motor vehicle, which they declare a constructive total loss by totaling the motor vehicle.

Finally, the bill requires the insurance commissioner to adopt regulations concerning rating plans and the underwriting classification or rating of risks for auto insurance in Connecticut by January 1 of 2012.

Madam Speaker, this bill represents a collaborative effort with the Department of Insurance and representatives of the industry. And if it's familiar to members of this body, it should be. Last year we passed two bills which are combined into this one bill and which are identical to this bill by wide margin. Specifically, Madam Speaker, we passed last year House Bill 6444 by a vote of 144 to 3, and House Bill 6450 by a vote of 138 to nothing.

It has no fiscal note, and I urge passage.

rgd/md/gbr
HOUSE OF REPRESENTATIVES

107
April 13, 2010

DEPUTY SPEAKER ORANGE:

Thank you, sir.

Will you care to remark further? Will you care
to remark further?

Representative D'Amelio, you have the floor, sir.

REP. D'AMELIO (71st):

Thank you, Madam Speaker.

Madam Speaker, I also rise in support of the
bill. It has -- it was noted many of these issues
have been before the Insurance and Real Estate
Committee for many years. And I think this bill
reflects a lot of hard work and trying to solve some
of the issues that have been before us, such as credit
history, using credit history and territorial rating
and others. So I urge adoption of the Chamber.

Thank you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Thank you, sir.

Will you care to remark further on the bill?
Will you care to remark further?

Representative Roldan of the 4th, you have the
floor, sir.

REP. ROLDAN (4th):

Thank you, Madam Speaker.

Madam Speaker, I stand in support of the bill. I want to thank Representative Fontana, Representative D'Amelio, for working on this issue, particularly the credit portions of the bill that are so important to many residents of the state of Connecticut, particularly during these economic times.

Thank you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Thank you, sir.

Will you care to remark further on the bill?

Will you care to remark further on the bill? If not, staff and guests please come to the well of the House. Members take your seats. The machine will be open.

THE CLERK:

The House of Representatives is voting by roll call. Members to the chamber. The House is taking a roll call vote. Members to the chamber, please.

DEPUTY SPEAKER ORANGE:

Have all members voted? Have all members voted? Please check the board to be sure that your vote is properly cast. And if so, the machine will be locked and the Clerk will take a tally. Will the Clerk please announce that tally.

THE CLERK:

rgd/md/gbr
HOUSE OF REPRESENTATIVES

109
April 13, 2010

House Bill 5014.

Total Number voting	148
Necessary for adoption	75
Those voting Yea	148
Those voting Nay	0
Those absent and not voting	3

DEPUTY SPEAKER ORANGE:

Thank you, Mr. Clerk. The bill passes.

Will the Clerk please call Calendar Number 238.

THE CLERK:

On page 3, Calendar 238, House Joint Resolution
Number 83, RESOLUTION CONFIRMING THE NOMINATION OF
GREGORY B. NOKES OF GLASTONBURY TO BE A MEMBER OF THE
ADVISORY BOARD OF THE WORKERS COMPENSATION COMMISSION,
favorable report of the Committee on Executive and
Legislative Nominations.

DEPUTY SPEAKER ORANGE:

Representative Janowski, you have the floor,
ma'am.

REP. JANOWSKI (56th):

Thank you, Madam Speaker.

I move acceptance of the joint committee's
favorable report and adoption of the resolution.

DEPUTY SPEAKER ORANGE:

S - 600

**CONNECTICUT
GENERAL ASSEMBLY
SENATE**

**PROCEEDINGS
2010**

**VOL. 53
PART 3
618 - 932**

cd
SENATE

32
April 21, 2010

THE CHAIR:

Seeing no objection, so ordered.

SENATOR LOONEY:

Thank you, Mr. President.

Calendar 350, Senate Bill Number 333, Mr.

President, move to place this item on the consent
calendar.

THE CHAIR:

Seeing no objection, so ordered.

SENATOR LOONEY:

Thank you, Mr. President.

Calendar 371, House Bill Number 5014, Mr.

President, move to place this item on the consent
calendar.

THE CHAIR:

Without objection, so ordered.

SENATOR LOONEY:

Thank you, Mr. President.

Calendar 372 is marked PR; Calendar 373, House
Bill Number 5371, Mr. President, move to refer this
item to the Committee on Planning and Development.

THE CHAIR:

Seeing no objection, so ordered, sir.

SENATOR LOONEY:

S - 601

**CONNECTICUT
GENERAL ASSEMBLY
SENATE**

**PROCEEDINGS
2010**

**VOL. 53
PART 4
933 - 1266**

cd
SENATE

218
April 21, 2010

Bill 5265; Calendar 313, substitute for House Bill
5002.

Calendar page 20, Calendar 314, House Bill 5201.

Calendar page 24, Calendar 340, substitute for
Senate Bill 175.

Calendar page 25, Calendar 346, substitute for
Senate Bill 151; Calendar 350, Senate Bill 333;
Calendar 371, substitute for House Bill 5014.

Calendar page 26, Calendar 375, House Bill 5320.

Calendar page 27, Calendar 379, substitute for
House Bill 5278; Calendar 380, substitute for House
Bill 5452; Calendar 381, substitute for House Bill
5006; Calendar 382, House Bill 5157.

Calendar page 28, Calendar 384, substitute for
House Bill 5204.

Calendar page 29, Calendar 395, substitute for
Senate Bill 127; Calendar 396, Senate Bill 147.

Calendar page 30, Calendar 413, House Bill 5024;
Calendar 414, substitute for House Bill 5401.

Calendar page 31, Calendar 419, substitute for
House Bill 5303.

Calendar 32 -- page 32, Calendar Number 421,
substitute for House Bill 5388; and on calendar page
34, Calendar 46, substitute for Senate Bill 68;

cd
SENATE

219
April 21, 2010

Calendar 50, substitute for Senate Bill 17.

Calendar page 35, Calendar 64, substitute for
Senate Bill 187.

Calendar page 37, Calendar 109, substitute for
Senate Bill 189.

Calendar page 39, Calendar Number 148, substitute
for Senate Bill 226.

Calendar page 40, Calendar 182, substitute for
Senate Bill 218.

Calendar page 41, Calendar 188, substitute for
Senate Bill 200.

Mr. President, that completes those items placed
on the consent calendar.

THE CHAIR:

All right. If the Clerk has made an announcement
that a roll call vote is in progress in the Senate on
the first consent calendar, the machine will be open.
Senators may cast their vote.

THE CLERK:

The Senate is now voting by roll call on the
consent calendar. Will all Senators please return to
the chamber. The Senate is now voting by roll call on
the consent calendar. Will all Senators please return
to the chamber.

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SENATE

220
April 21, 2010

THE CHAIR:

Would all Senators please check the roll call board to make certain that your vote is properly recorded. If all Senators have voted and if all votes are properly recorded, the machine will be locked, and the Clerk may take a tally.

THE CLERK:

Motion is on adoption of Consent Calendar Number 1.

Total Number Voting	35
Those voting Yea	35
Those voting Nay	0
Those absent and not voting	1

THE CHAIR:

Consent Calendar Number 1 is passed.

Are there any announcements or points of personal privilege? Are there any announcements or points of personal privilege?

Senator LeBeau.

SENATOR LEBEAU:

Thank you, Mr. President, for a -- for an announcement.

THE CHAIR:

Please proceed.