



General Assembly

January Session, 2021

**Proposed Bill No. 5344**

LCO No. 796



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
REP. BORER, 115th Dist.

**AN ACT PROHIBITING INSURANCE COMPANIES FROM USING CREDIT SCORES AS A FACTOR IN UNDERWRITING OR RATING PRIVATE PASSENGER NONFLEET AUTOMOBILE INSURANCE POLICIES.**

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

- 1 That section 38a-686 of the general statutes be amended to prohibit
- 2 an insurance company from using an applicant's or insured's credit
- 3 history as a factor in underwriting or rating a private passenger nonfleet
- 4 automobile insurance policy.

**Statement of Purpose:**

To prohibit an insurance company from using an applicant's or insured's credit history as a factor in underwriting or rating a private passenger nonfleet automobile insurance policy.