



General Assembly

January Session, 2019

Proposed Bill No. 5427

LCO No. 1149



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Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
REP. GUCKER, 138th Dist.

**AN ACT PROHIBITING INSURANCE COMPANIES FROM USING
CREDIT HISTORY 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 insurance companies from using an applicant's or insured's credit
- 3 history as a factor in underwriting or rating private passenger nonfleet
- 4 automobile insurance policies.

Statement of Purpose:

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