



General Assembly

February Session, 2024

Raised Bill No. 5465

LCO No. 2628



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

***AN ACT REQUIRING THE INSURANCE COMMISSIONER TO
CONDUCT A STUDY OF USAGE-BASED AUTOMOBILE LIABILITY
INSURANCE PROGRAMS FOR NEW DRIVERS IN THIS STATE.***

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

1 Section 1. (*Effective from passage*) The Insurance Commissioner shall
2 conduct a study of usage-based automobile liability insurance programs
3 for new drivers in this state. Such study shall include, but need not be
4 limited to, an assessment of (1) requiring any insurer that issues
5 automobile liability insurance policies to new drivers in this state to
6 provide such new driver with an option for a twenty per cent reduced
7 premium, provided such new driver allows such insurer to monitor
8 such new driver's driving habits for one year through a mobile
9 application, and (2) the feasibility of requiring such usage-based car
10 insurance programs by January 1, 2026. Not later than January 1, 2025,
11 the Insurance Commissioner shall submit a report, in accordance with
12 the provisions of section 11-4a of the general statutes, to the joint
13 standing committee of the General Assembly having cognizance of
14 matters relating to insurance on the findings of such study. For purposes
15 of this section, "usage-based automobile liability insurance program"

16 means any agreement between a new driver and an insurer that allows
17 such insurer to monitor such new driver's driving habits, including, but
18 not limited to, the time of day the motor vehicle is in use, the number of
19 miles driven, speed, acceleration, deceleration, turns and air bag
20 deployment, for one year through a mobile application.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>from passage</i>	New section

Statement of Purpose:

To require that the Insurance Commissioner conduct a study of usage-based automobile liability insurance programs for new drivers in this state.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]