

General Assembly

Proposed Bill No. 6089

January Session, 2019



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by: REP. BORER, 115th Dist.

AN ACT PROHIBITING INSURANCE COMPANIES FROM USING CERTAIN 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 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 if the applicant's or insured's credit
- 5 score is not less than six hundred points.

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 if the applicant's or insured's credit score is not less than six hundred points.

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