



House of Representatives

General Assembly

File No. 552

January Session, 2025

House Bill No. 6413

House of Representatives, April 7, 2025

The Committee on Labor and Public Employees reported through REP. SANCHEZ, E. of the 24th Dist., Chairperson of the Committee on the part of the House, that the bill ought to pass.

***AN ACT REQUIRING UNINSURED AND UNDERINSURED MOTORIST
COVERAGE FOR DEPARTMENT OF TRANSPORTATION
EMPLOYEES.***

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

- 1 Section 1. (NEW) (*Effective July 1, 2025*) Not later than July 1, 2026, the
- 2 state shall provide uninsured and underinsured motorist coverage
- 3 under the State Fleet Insurance Policy, with limits for bodily injury or
- 4 death not less than one million dollars, to employees of the Department
- 5 of Transportation for the protection of such employees who are legally
- 6 entitled to recover damages from owners or operators of uninsured
- 7 motor vehicles and underinsured motor vehicles because of a bodily
- 8 injury, including death resulting therefrom, arising out of or in the
- 9 course of such employee's employment when such employee is required
- 10 to be outside of a motor vehicle.

This act shall take effect as follows and shall amend the following sections:

Section 1	<i>July 1, 2025</i>	New section
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LAB *Joint Favorable*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note

State Impact:

Agency Affected	Fund-Effect	FY 26 \$	FY 27 \$
Department of Administrative Services	GF - Cost	None	700,000 to 1,700,000

Note: GF=General Fund

Municipal Impact: None

Explanation

The bill requires the state to provide uninsured and underinsured motorist coverage for Department of Transportation employees beginning July 1, 2026. This results in a cost between \$700,000 and \$1,700,000 per year depending on the quantity and severity of relevant accidents.

The Out Years

The annualized ongoing fiscal impact identified above would continue into the future subject to inflation.

OLR Bill Analysis**HB 6413*****AN ACT REQUIRING UNINSURED AND UNDERINSURED
MOTORIST COVERAGE FOR DEPARTMENT OF
TRANSPORTATION EMPLOYEES.*****SUMMARY**

This bill requires the state, by July 1, 2026, to give Department of Transportation employees uninsured and underinsured motorist coverage under the State Fleet Insurance Policy. The coverage must have limits for bodily injury or death of at least \$1 million and apply to employees who are legally entitled to recover damages from owners or operators of uninsured or underinsured vehicles due to bodily injury or death arising out of, or in the course of, employment when the employee must be outside of a motor vehicle.

EFFECTIVE DATE: July 1, 2025

COMMITTEE ACTION

Labor and Public Employees Committee

Joint Favorable

Yea 13 Nay 0 (03/20/2025)