



General Assembly

January Session, 2025

Proposed Bill No. 5281

LCO No. 1513



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
REP. RUTIGLIANO, 123rd Dist.

***AN ACT PROHIBITING INSURANCE COMPANIES FROM USING
CREDIT HISTORY AS A FACTOR IN UNDERWRITING OR RATING
HOMEOWNERS INSURANCE POLICIES.***

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

- 1 That title 38a of the general statutes be amended to prohibit insurance
- 2 companies from using an applicant's or insured's credit history as a
- 3 factor in underwriting or rating homeowners 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 homeowners insurance policies.