



General Assembly

Substitute Bill No. 6897

January Session, 2025



***AN ACT EXTENDING THE SUNSET DATE FOR PERSONAL RISK
INSURANCE RATE FILINGS.***

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

1 Section 1. Subsection (a) of section 38a-688a of the general statutes is
2 repealed and the following is substituted in lieu thereof (*Effective June*
3 *30, 2025*):

4 (a) Notwithstanding the requirements of sections 38a-389 and 38a-
5 688 with respect to personal risk insurance with the exception of
6 residual market rates, and on and after July 1, 2006, and until July 1,
7 [2025] 2030, an insurer may file a rate with the Insurance Commissioner
8 pursuant to this section and such rate shall take effect the date it is filed
9 provided the rate provides for an overall state-wide rate increase or
10 decrease of not more than six per cent in the aggregate and not more
11 than a fifteen per cent increase in any individual territory for all
12 coverages that are subject to the filing. Such percentage limits shall not
13 apply on an individual insured basis. Not more than one filing may be
14 made by an insurer pursuant to this section within any twelve-month
15 period unless the filing, when combined with one or more filings made
16 by the insurer within the preceding twelve months, does not result in an
17 overall state-wide increase or decrease of more than six per cent in the
18 aggregate and not more than a fifteen per cent increase in any individual
19 territory for all coverages that are subject to the filing.

This act shall take effect as follows and shall amend the following sections:		
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Section 1	<i>June 30, 2025</i>	38a-688a(a)
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INS *Joint Favorable Subst.*