



General Assembly

January Session, 2025

Proposed Bill No. 1016

LCO No. 2655



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:

SEN. CICARELLA, 34th Dist.

**AN ACT REQUIRING THE INSURANCE DEPARTMENT TO CONDUCT
A STUDY OF CERTAIN HOMEOWNERS INSURANCE PRACTICES.**

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

- 1 That the general statutes be amended to require that the Insurance
- 2 Department: (1) Conduct a study of homeowners insurance practices
- 3 that require policyholders to make repairs or modifications to such
- 4 policyholders' residential properties as a condition of granting or
- 5 maintaining coverage, including an examination of the frequency and
- 6 nature of such practices, any financial impact on homeowners, the
- 7 reasonableness and necessity of required modifications to residential
- 8 homes and related homeowners insurance requirements in other states;
- 9 and (2) submit a report by January 1, 2026, on the findings of such study
- 10 and provide recommendations to the joint standing committee of the
- 11 General Assembly having cognizance of matters relating to insurance.

Statement of Purpose:

To require that the Insurance Department (1) conduct a study of
homeowners insurance practices that require policyholders to make
repairs or modifications to such policyholders' residential properties as
a condition of granting or maintaining coverage, and (2) submit a report

by January 1, 2026, on the findings of such study and provide recommendations to the joint standing committee of the General Assembly having cognizance of matters relating to insurance.