



General Assembly

***Substitute Bill No. 1322***

*January Session, 2025*



***AN ACT REQUIRING STUDIES OF INSURANCE POOLING FOR  
NONPROFIT ORGANIZATIONS AND CERTAIN PRACTICES BY  
HOMEOWNERS INSURANCE COMPANIES.***

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

1       Section 1. (*Effective from passage*) The Insurance Commissioner shall  
2       study the feasibility of (1) allowing one or more nonprofit entities to  
3       pool such nonprofit entities' liability insurance policies, including  
4       general liability insurance and automobile liability insurance, and (2)  
5       establishing a captive insurance company to insure the risk of such pool.  
6       Not later than February 1, 2026, the Insurance Commissioner shall  
7       report, in accordance with the provisions of section 11-4a of the general  
8       statutes, to the joint standing committee of the General Assembly  
9       having cognizance of matters relating to insurance on the findings of  
10      such study.

11      Sec. 2. (*Effective from passage*) The Insurance Commissioner shall  
12      conduct a study of homeowners insurance practices that require  
13      policyholders to make repairs or modifications to such policyholders'  
14      residential properties as a condition of granting or maintaining  
15      homeowners insurance coverage, including an examination of the  
16      frequency and nature of such practices, any financial impact on such  
17      policyholders, the reasonableness and necessity of required  
18      modifications to residential homes and related homeowners insurance  
19      practices in other states. Not later than February 1, 2026, the Insurance

20 Commissioner shall submit a report, in accordance with the provisions  
21 of section 11-4a of the general statutes, to the joint standing committee  
22 of the General Assembly having cognizance of matters relating to  
23 insurance on the findings of such study.

This act shall take effect as follows and shall amend the following sections:		
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Section 1	<i>from passage</i>	New section
Sec. 2	<i>from passage</i>	New section

**INS**      *Joint Favorable C/R*

JUD

**JUD**      *Joint Favorable Subst.*

**APP**      *Joint Favorable*