



General Assembly

January Session, 2025

***Raised Bill No. 1385***

LCO No. 4851



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

***AN ACT REQUIRING THE INSURANCE COMMISSIONER TO  
CONDUCT A STUDY OF FLOOD INSURANCE COVERAGE OPTIONS  
FOR OWNERS OF RESIDENTIAL OR COMMERCIAL PROPERTY.***

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 conduct a study of flood insurance coverage options for owners of  
3 residential or commercial property in this state and evaluate practices  
4 to increase access to and awareness of such coverage options for owners  
5 of residential or commercial properties. Not later than February 1, 2026,  
6 the Insurance Commissioner shall submit a report, in accordance with  
7 the provisions of section 11-4a of the general statutes, to the joint  
8 standing committee of the General Assembly having cognizance of  
9 matters relating to insurance on the findings of such study.

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

Section 1	<i>from passage</i>	New section
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***Statement of Purpose:***

To require the Insurance Commissioner to conduct a study of flood insurance coverage options for owners of residential or commercial property in this state.

***[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]***