



General Assembly

January Session, 2025

Substitute Bill No. 1385



**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 property. 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
-----------	---------------------	-------------

Statement of Legislative Commissioners:

In the first sentence, "commercial properties." was changed to "commercial property." for consistency.

INS Joint Favorable Subst. -LCO