



Substitute House Bill No. 6897

Public Act No. 25-86

***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:

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 Subsection (a) of section 38a-688a of the general statutes is repealed and the following is substituted in lieu thereof (*Effective June 30, 2025*):

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

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territory for all coverages that are subject to the filing.

Governor's Action:

Approved June 23, 2025