

Questions for Insurance Commissioner Nominee

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Insurance Commissioner ([CGS §§ 38a-7 & 38a-8](#))

The commissioner is responsible for: (1) administering and enforcing laws regarding insurance companies and health care centers (i.e. HMOs); (2) protecting the public interest in insurance matters; (3) developing a review program to ensure the Insurance Department's compliance with the National Association of Insurance Commissioners' (NAIC's) minimum standards for effective financial surveillance and regulation of insurance companies and HMOs; (4) establishing a program to electronically transmit documents, including policy form and rate filings, to and from insurers; (5) maintaining the confidentiality of information collected or prepared in connection with examinations and investigations of companies and consumer complaints. The commissioner must also promote the development and growth of Connecticut's insurance industry.

Questions

General

1. What do you see as the primary mission of the Insurance Department? How will you balance the interests of the industry with the needs of consumers?
2. Do you think the Insurance Department has adequate staff to meet its responsibilities? Please explain.
3. The Insurance Department is funded by assessments on the industry, rather than from the General Fund. Some might argue this hinders the department's ability to effectively regulate the industry. What is your view on this?

4. On what factors are the Insurance Department's NAIC accreditation based? Are there any concerns about the department's ability to maintain its accreditation?
5. Previous commissioners have been actively involved with the NAIC, your predecessor served as its president. As commissioner, how do you envision working with the NAIC going forward?
6. During your time as deputy commissioner, you acted as the department's senior sustainability officer and its chief operating officer. How would you assess the department operationally, in terms of room for improvement and increased efficiency?
7. What do you see as the role of artificial intelligence (AI) in the insurance industry?

Health Insurance

1. Last year, the legislature passed a law with a range of measures intended to protect patients covered by health insurance policies, such as authorizing the insurance commissioner to impose civil penalties and late fees on carriers who fail to annually file a mental health parity compliance certification ([PA 25-94](#)). How do you see the department responding to this new enforcement authority?
2. The legislature recently enacted a law requiring pharmacy benefit managers to exercise good faith and fair dealing in their duties and authorized the insurance commissioner to adopt implementing regulations ([PA 25-167](#)). What would you say should be the key elements of those regulations?
3. The legislature is currently considering the governor's proposal that, among other things, requires the Office of Policy Management secretary, in consultation with the Insurance Department commissioner to study the feasibility of a public option health insurance plan designed to reduce premiums ([HB 5041](#) (2026)). What do you see as the department's role in facilitating a public option health insurance plan?
4. The federal enhanced premium tax credit expired on December 31, 2025, prompting a significant premium increase for many consumers. How do you see this impacting the subsidized and unsubsidized populations of Connecticut's health insurance markets?
5. Many factors that increase health insurance rates, such as the rising cost of health services or prescription drugs, are outside of the department's direct control. What do you see as the department's role in maintaining affordable health insurance rates?
6. The legislature has considered the issue of expanding access to more affordable insurance coverage through multiple employer welfare arrangements (MEWAs) or Association Health Plans (AHP). How would expanding coverage through MEWAs or AHP impact the health insurance market, including for small businesses?

Property and Casualty Insurance

1. As extreme weather events become more frequent, coverage gaps in the property and casualty insurance markets may increase. What do you see as insurance regulators' responsibility regarding this issue under current and future conditions?

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