



# PIACT'S 2016 LEGISLATIVE PRIORITIES



The Professional Insurance Agents of Connecticut Inc. represents more than 400 professional, independent insurance agencies employing thousands of people throughout Connecticut, working together to service the personal and business insurance needs of consumers. Seeking to work toward a successful 2016 legislative session, PIACT Legislative/Business Issues Committee members and staff reviewed past legislative initiatives, looked at ongoing issues of concern and, through regional Advisory Council meetings, reached out to the PIACT membership across the state to discern the issues of concern to them.



The 2016 legislative session will be a short session, beginning on Feb. 3 and ending on May 4. PIACT, as an association, is interested in not only insurance issues, but also the current economic trends in the state of Connecticut and their subsequent effect on insurance consumers and their business operations. Accordingly, PIACT assembled this listing of legislative and regulatory initiatives.



## Ride hailing

Ride hailing has been an ongoing legislative and regulatory issue in Connecticut, with carriers both supporting and opposing the practice. In the 2015 legislative session, H.B.6683 passed the House in May, but died on the Senate calendar. This bill required that a driver must be covered under an insurance policy that recognizes drivers are participating in ride hailing at all times they are connected to a Transportation Network Company. PIACT anticipates seeing a version of this bill again in the 2016 session. Of particular interest to PIACT is the insurance coverage mandates imposed by any TNC legislation. PIACT supports legislation that eliminates the potential gaps in coverage between a TNC driver's personal automobile policy and the commercial coverage provided by the TNC. PIACT will continue to monitor any legislation regarding ride hailing in the upcoming session.



## Uninsured motorist insurance repeal

In previous sessions, bills have been introduced to repeal the state's minimum uninsured/underinsured motorist coverage requirement. Traditionally, they have been proposed as a cost-saving measure to make auto insurance more affordable. PIACT continues to advocate against any efforts to eliminate this important coverage and will fight for these requirements to remain in place.



## Coastal deductibles

Every year, there are attempts to change the laws relating to homeowners insurance, including mandating a maximum deductible or a uniform deductible for wind, banning any post-catastrophe cancellations and requiring statewide application of any coastal underwriting rule. PIACT monitors all proposed legislation to ensure it is aware of any such proposed change and is keenly aware of the potential negative effects many of the proposals could have on the insurance marketplace.