



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Bulletin CL-4

September 3, 2003

PUBLIC ACT 03-55, AN ACT REQUIRING NOTICE TO PERSONAL RISK POLICYHOLDERS REGARDING SERVICES PROVIDED BY THE CONNECTICUT INSURANCE DEPARTMENT

All insurance companies writing personal risk insurance in Connecticut as defined in Conn. Gen. Stat. §38a-663 are directed to take notice of the requirements of P.A. 03-55, which was signed by the Governor June 3, 2003 and becomes effective January 1, 2004. The public act requires:

Each insurer, or designee of an insurer, that denies a claim under a personal risk insurance policy issued in this state shall provide the insured with written notice of the denial. The written notice shall include the following statement, which shall appear in the final paragraph of the notice in not less than twelve point type: "If you do not agree with this decision, you may contact the Division of Consumer Affairs within the Insurance Department." The notice shall include the address and toll-free telephone number for the division and the Insurance Department's Internet address. As used in this section, "personal risk insurance" means personal risk insurance, as defined in section 38a-663.

The public act is straightforward as to who is to receive notice, and the statutorily mandated language that is to be included in twelve point type in the final paragraph of denial notices. The Insurance Department interprets the effective date to apply to denial notices issued January 1, 2004 or later. Insurers are directed to use the following addresses and telephone numbers in the denial notices:

Address: Connecticut Insurance Department
Consumer Affairs Division
P.O. Box 816
Hartford, CT 06142-0816

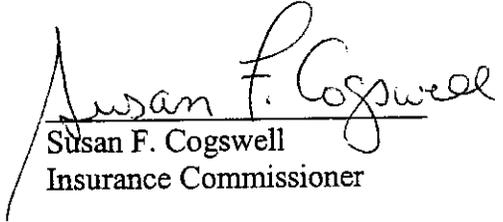
Telephone number: 800-203-3447 (Connecticut only)
860-297-3900 (Hartford area or outside of Connecticut)

E-mail address: ctinsdept.consumeraffairs@po.state.ct.us

Failure to comply with P.A. 03-55 will subject insurance companies to the general penalty provision of Conn. Gen. Stat. §38a-2, which provides a fine of not more than

\$7,500 for the violation of any provision of Title 38a for which no other penalty is provided.

Insurance companies with questions about implementation of P.A. 03-55 should contact Raymond Claytor, Director of the Insurance Department Consumer Affairs Division, at 860-297-3884.


Susan F. Cogswell
Insurance Commissioner