



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

P.O. Box 816 Hartford, CT 06142-0816

February 16, 2023

### **NOTICE TO INSURERS REGARDING RECENT HYUNDAI AND KIA THEFT ISSUES**

In recent weeks, the media have repeatedly reported on the design flaws in certain Kia and Hyundai models that have resulted in scores of vehicle thefts across the country. The Connecticut Insurance Department is aware that in some states, certain automobile insurers advised their agents and state insurance regulators of their intent to cease providing coverage or to increase rates for the affected vehicles.

The Department wishes to remind insurers that as required by Connecticut General Statute section 38a-349, all insurers issuing private passenger nonfleet automobile policies in Connecticut must file their underwriting rules used to determine whether or not to write such business and any modifications to their rules. Except as may be permitted by the Department, an insurer's rules are not effective for at least 30 days from the date of filing with the Department.

Insurers must also file any new or revised private passenger nonfleet automobile insurance rates for approval as required by Connecticut General Statute section 38a-688.

If any insurers have taken action regarding coverage provided for the affected Kia and Hyundai models without filing the applicable underwriting rules or rates, the insurers shall immediately cease such action and contact the Department to discuss plans addressing any affected policyholders and consumers. Compliance with Connecticut's underwriting rule and rate filing requirements is required prior to such insurers taking any further action regarding coverage for the affected models.

Any questions concerning actions taken related to coverage for the affected the affected Kia and Hyundai models, or Connecticut's underwriting rule and rate filing requirements may be directed to George Bradner Asst. Deputy Commissioner & Director Property and Casualty Division at (860) 297-3866 or via email at [George.Bradner@ct.gov](mailto:George.Bradner@ct.gov)