



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

August 31, 2018

IMPORTANT NOTICE TO PROPERTY/CASUALTY INSURERS AND RATING AND ADVISORY ORGANIZATIONS

Public Act 18-105 entitled “An Act Concerning Law and Ordinance Coverage” is effective July 1, 2019 for policies issued or renewed after that day. The Department would like to remind insurers that issue a policy or contract governed by Conn. Gen. Stat. § 38a-308 (i.e. other than a "Standard Fire Insurance Policy") that they must offer Ordinance or Law coverage in an amount not greater than the amount specified in the policy per the enacted legislation.

Based on the conditional renewal requirements set forth in Conn. Gen. Stat. § 38a-323, companies reducing the amount of coverage for Ordinance or Law from that which was offered in the prior policy period would need to send a conditional renewal notice to the insured explaining the reduction in coverage.

Carriers are expected to document that Ordinance or Law coverage was offered and a conditional renewal notice was provided to the insured if the amount of such coverage is reduced.

Questions concerning this Notice should be directed to the Department’s Property/Casualty Division at: cid.pc@ct.gov.