



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

BULLETIN PC-86
August 1, 2017

**TO: ALL COMPANIES LICENSED TO WRITE AUTOMOBILE LIABILITY INSURANCE
IN CONNECTICUT**

**RE: PUBLIC ACT NO. 17-114—AN ACT INCREASING THE MINIMUM AMOUNT OF
INSURANCE COVERAGE REQUIRED TO ISSUE A MOTOR VEHICLE
OPERATOR'S LICENSE OR CERTIFICATE OF MOTOR VEHICLE
REGISTRATION**

Public Act No. 17-114 (the "Act") increases the minimum amount of automobile insurance a person must maintain to register a private passenger motor vehicle. State law requires that a driver maintain liability and uninsured and underinsured motorist (UM/UIM) coverage. Prior law required minimum liability coverage of \$20,000 per person and \$40,000 per accident for bodily injury and \$10,000 per accident for property damage. The Act increases these minimums to \$25,000, \$50,000, and \$25,000, respectively. In doing so, it also increases the minimum amount of UM/UIM coverage required from \$20,000 per person and \$40,000 per accident to \$25,000 and \$50,000, respectively. For companies writing single limit policies, the minimum single financial responsibility limit would be \$75,000, and \$50,000 for minimum UM/UIM single limit policies. The effective date of the Act is *January 1, 2018, and applicable to automobile liability insurance policies delivered, issued for delivery, renewed, amended or endorsed in Connecticut on or after January 1, 2018.*

This Bulletin is intended to provide guidance concerning implementation of the Act since the Insurance Department (the "Department") has received questions from insurance company filers concerning automobile policy changes requested by insureds either before or after the January 1, 2018 effective date. The Department views the effective date language in the Act such that if a policyholder requests a change **BEFORE** the January 1, 2018 effective date of the Act (for a policy which includes the 1/1/18 date (for example 10/1/2017-4/1/2018)) such as an address change or vehicle change, only these changes need be done. If the requested change(s) occur **ON OR AFTER** the January 1, 2018 effective date of the Act, then the changes requested **AND** the minimum limits adjustments would have to be done as well. As a result, amendments or endorsements made to the policy as requested by a policyholder after the January 1, 2018 triggers the requirement to increase the minimum financial responsibility limits under the Act.

Companies are also directed to review and update their uninsured motorist (UM) and underinsured motorists (UIM) "Informed Consent" forms required under Conn. Gen. Stat. section 38a-336 for renewals or any amendments that result in a change to the liability limits required by the Act. Department Bulletin PC-65 can be found at: <http://ct.gov/cid/lib/cid/BullPC65.pdf>. Additionally, companies will need to obtain new signed consent forms when they convert to the new minimum limit requirements. That Bulletin addresses model Informed Consent Forms and underinsured motorist conversion coverages.

If you have questions concerning this Bulletin, please direct them to the Property/Casualty Division at: cid.pc@ct.gov.

Katharine L. Wade
Insurance Commissioner