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Re: HB 6387- Living Organ Donor

Dear Insurance and Real Estate Committee:

The American Council of Life Insurers (ACLI) and the Insurance Association of Connecticut (IAC) appreciate the opportunity to offer the following statement in support of HB 6387 – An Act Concerning Insurance Discrimination Against Living Organ Donors. ACLI and IAC members are the leading writers of life insurance, annuities, disability income insurance, long-term care insurance and supplemental benefit insurance here in Connecticut and across the country.

The ACLI and IAC worked with the National Kidney Foundation in 2020 to reach agreement on legislation, which would have prohibited discrimination in the offering, issuance, cancellation, amount of coverage, price or any other condition of a life, disability or long-term care insurance policy based solely and without any additional actuarial risk upon the status of the applicant/policyholder as a living organ donor.

Our members support laws and regulations that enable the accurate assessment of mortality and morbidity risks and require that sound actuarial principles and/or reasonably anticipated experience exists to support any premium or benefit differences among classes of insureds.

We applaud your pursuit, and the anticipated enactment, of HB 6387 in 2021.

Sincerely,

Camille Simpson (ACLI)

Eric George (IAC)