



General Assembly

January Session, 2025

**Proposed Bill No. 1016**

LCO No. 2655



\* 0 2 6 5 5 \*

Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
SEN. CICARELLA, 34th Dist.

**AN ACT REQUIRING THE INSURANCE DEPARTMENT TO CONDUCT  
A STUDY OF CERTAIN HOMEOWNERS INSURANCE PRACTICES.**

Be it enacted by the Senate and House of Representatives in General  
Assembly convened:

1 That the general statutes be amended to require that the Insurance  
2 Department: (1) Conduct a study of homeowners insurance practices  
3 that require policyholders to make repairs or modifications to such  
4 policyholders' residential properties as a condition of granting or  
5 maintaining coverage, including an examination of the frequency and  
6 nature of such practices, any financial impact on homeowners, the  
7 reasonableness and necessity of required modifications to residential  
8 homes and related homeowners insurance requirements in other states;  
9 and (2) submit a report by January 1, 2026, on the findings of such study  
10 and provide recommendations to the joint standing committee of the  
11 General Assembly having cognizance of matters relating to insurance.

**Statement of Purpose:**

To require that the Insurance Department (1) conduct a study of  
homeowners insurance practices that require policyholders to make  
repairs or modifications to such policyholders' residential properties as  
a condition of granting or maintaining coverage, and (2) submit a report

by January 1, 2026, on the findings of such study and provide recommendations to the joint standing committee of the General Assembly having cognizance of matters relating to insurance.