

## Legislative History for Connecticut Act

### PA 15-185

SB69

House	7439-7442	3
Senate	585, 613-615	4
Insurance & Real Estate	66-69	4
		<b>11</b>

Transcripts from the Joint Standing Committee Public  
Hearing(s) and/or Senate and House of Representatives  
Proceedings

Connecticut State Library

Compiled 2017

**H - 1223**

**CONNECTICUT  
GENERAL ASSEMBLY  
HOUSE**

**PROCEEDINGS  
2015**

**VOL.58  
PART 22  
7297 - 7630**

/pt  
HOUSE OF REPRESENTATIVES

229  
June 2, 2015

is voting by roll, members to the Chamber.

[pause]

DEPUTY SPEAKER RYAN:

Have all members voted? Have all members voted?  
Would the members please check the board to see if  
their vote is properly cast.

If all members have voted, the machine will be  
locked and the Clerk will take a tally. The Clerk  
will announce the tally.

CLERK:

Senate Bill 900 as amended by Senate "A" and in  
concurrence with the Senate.

Total Number Voting	145
Necessary for Passage	73
Those voting Yea	145
Those voting Nay	0
Absent and not voting	6

DEPUTY SPEAKER RYAN:

The bill passes in concurrence with the Senate.

[gavel] Will the Clerk please call Calendar No. 415?

CLERK:

On Page 18, Calendar No. 415, Favorable Report of

SB 69

/pt  
HOUSE OF REPRESENTATIVES

230  
June 2, 2015

the Joint Standing Committee on Insurance and Real Estate, Senate Bill No. 69 AN ACT CONCERNING PERSONAL RISK INSURANCE RATE FILINGS.

DEPUTY SPEAKER RYAN:

The distinguished Chairman of the Insurance and Real Estate Committee, Representative Megna, you have the floor, sir.

REP. MEGNA (97<sup>th</sup>):

Thank you, Mr. Speaker. Mr. Speaker, I move acceptance of the Joint Committee's Favorable Report and passage of the bill in concurrence with the Senate.

DEPUTY SPEAKER RYAN:

The question is acceptance of the Joint Committee's Favorable Report and passage of the bill in concurrence with the Senate. Representative Megna, you have the floor.

REP. MEGNA (97<sup>th</sup>):

Thank you very much, Mr. Speaker. This simply put, extends the sunset of a flex rating bill to enable insurers to have flexibility in establishing rates across the state. Good bill, ought to pass. Thank you, Mr. Speaker.

DEPUTY SPEAKER RYAN:

/pt  
HOUSE OF REPRESENTATIVES

231  
June 2, 2015

The question before the Chamber is acceptance of the Joint Committee's Favorable Report and passage of the bill. Will you remark further on the bill before us? Representative Sampson of the 80th, sir, you have the floor.

REP. SAMPSON (80<sup>th</sup>):

Good evening, Mr. Speaker. I rise in strong support of the bill before us. As the good Chairman just stated, this extends the sunset or the flex rating ability for insurers in our state.

It's a good bill. It provides for some autonomy for insurers to determine what their rates ought to be on a limited basis, and I believe it's an excellent bill that we need to pass this evening, Mr. Speaker, and I encourage all my colleagues to support it. Thank you.

DEPUTY SPEAKER RYAN:

Thank you, Representative. Will you remark further on the bill before us? Will you remark further on the bill before us?

If not will staff and guests please come to the Well of the House. Will the members please take your seats. The machine will be opened.

CLERK:

/pt  
HOUSE OF REPRESENTATIVES

232  
June 2, 2015

The House of Representatives is voting by roll,  
members to the Chamber. The House of Representatives  
is voting by roll, members to the Chamber.

[pause]

DEPUTY SPEAKER RYAN:

Have all members voted? Have all members voted?  
If the members would check the vote to see if their  
vote is properly cast.

If all members have voted the machine will be  
locked and the Clerk will take a tally. The Clerk  
will announce the tally.

CLERK:

Senate Bill 69 in concurrence with the Senate

Total Number Voting 144

Necessary for Passage 71

Those voting Yea 144

Those voting Nay 0

Absent and not voting 7

DEPUTY SPEAKER RYAN:

The bill passes in concurrence with the Senate.

[gavel] Will the Clerk please call Calendar No. 65.

CLERK:

**S - 680**

**CONNECTICUT  
GENERAL ASSEMBLY  
SENATE**

**PROCEEDINGS  
2015**

**VOL. 58  
PART 2  
341 – 702**

/jw  
SENATE

45  
April 14, 2015

THE CHAIR:

Seeing no objections, so ordered, sir. Mr. Clerk. No, I'm sorry, Senator Duff.

SENATOR DUFF:

Thank you, Madam President. Right now I'd like to add a few more items to the Consent Calendar, please.

THE CHAIR:

Please proceed, sir.

SENATOR DUFF:

Thank you, Madam President. On Page 2, Calendar 67, Senate Bill 69. I'd like to place that item on the Consent Calendar.

THE CHAIR:

Seeing no objection, so ordered, sir.

SENATOR DUFF:

Thank you, Madam President. On Page 7, Calendar 115, Senate Bill 866. I'd like to place that item on the Consent Calendar.

THE CHAIR:

Seeing no objection, so ordered, sir.

SENATOR DUFF:

Okay. On Page 8, Calendar 123, Senate Bill 755. I'd like to place that item on the Consent Calendar.

THE CHAIR:

Seeing no objection, so ordered, sir.

SENATOR DUFF:



/jw  
SENATE

73  
April 14, 2015

ability to access CHRO by having provisions for discriminatory practices.

This is a bill that came out of the Committee 13-0. It is a bill that makes all of those who work with us, those interns, much safer than they otherwise might be, and I would urge passage.

THE CHAIR:

Thank you. Will you remark? Will you remark? Senator Duff.

SENATOR DUFF:

Thank you, Madam President. I'm sorry?

SENATOR WINFIELD:

Referral. That's what we're doing.

SENATOR DUFF:

Thank you, Madam President. Madam President, I move that this item be referred to the Judiciary Committee.

THE CHAIR:

Seeing no objection, so ordered. Senator Duff.

SENATOR DUFF:

Thank you, Madam President. Madam President, would the Clerk please call the items on the Consent Calendar in that we might have a vote of the Consent Calendar after that - immediately after.

THE CHAIR:

Mr. Clerk, could you please call the roll - I mean, the items on the Consent Calendar, please, and the machine'll be opened after.

CLERK:

From Senate Agenda 1, Senate Joint Resolution 46, Senate Joint Resolution 47, Senate Joint Resolution

/jw  
SENATE

74  
April 14, 2015

48. Page 1, Calendar No. 285, Senate Resolution 31.  
Page 2, Calendar No. 74, Senate Bill 862. Page 2 -

THE CHAIR:

Senator - Mr. Clerk. I think on Page 2, 67.

CLERK:

Sixty-seven, yeah, S.B. 69. Page 3, Calendar bill 83,  
S.B. 863. Page 7, Calendar bill 115, S.B. 866. Page 8,  
Calendar bill 123, S.B. 755. Page 12, Calendar bill  
172, S.B. 869.

Page 12, Calendar 173, S.B. 1022. Page 20, Calendar  
bill 245, S.B. 487. Page 22, Calendar bill 262, S.B.  
929. Page 23, Calendar bill 265, S.B. 966. Page 24,  
Calendar bill 275, S.B. 193.

Page 29, Calendar bill 313, S.B. 575. Page 32,  
Calendar bill 331. S.B. 257. And Page 37, Calendar  
bill 141, S.B. 694.

THE CHAIR:

At this time, will you call for a roll call vote. The machine is open on the Consent Calendar.

CLERK:

An immediate roll call has been ordered in the Senate.  
An immediate roll call has been ordered in the Senate.

[pause]

CLERK:

An immediate roll call has been ordered in the Senate.  
First Consent Calendar of the day.

[pause]

THE CHAIR:

If all members have voted, all members have voted. The machine will be closed. Mr. Clerk, will you please call the tally.

/jw  
SENATE

75  
April 14, 2015

CLERK:

Consent Calendar

Total Number Voting	35
Necessary for Adoption	18
Those voting Yea	35
Those voting Nay	0
Absent/not voting	1

THE CHAIR:

The Consent Calendar has been adopted. Senator Duff.

SENATOR DUFF:

Thank you, Madam President. Madam President, that concludes our votes for today. Before we adjourn, I just wanted to take a moment to mention, I'm sure everybody knows that today is UConn day here at the state capitol, and we wanna certainly congratulate our women's team for their three-peat championship and their tenth national title, and I'm sure the Senate can give our UConn women's team a big congratulatory applause if you don't mind.

[applause]

For their win. And we're very proud of their efforts and appreciate what they do and how they represent our state across this country, and I just wanted to take a moment. I know you may have a few words as well, madam.

THE CHAIR:

I do, thank you, Senator, but I'm going to ask for points of personal privilege and announcements at this time. Senator Martin.

SENATOR MARTIN:

Madam President, for the purp -

THE CHAIR:

**JOINT  
STANDING  
COMMITTEE  
HEARINGS**

**INSURANCE AND  
REAL ESTATE  
PART 1  
1 – 461**

**2015  
INDEX**

We have to move on. We have to be progressive and we have to keep on moving down the road. So chips aren't -- that's the gas station food now. That's --

REP. ORANGE: Yeah. No, but that was kind of like, you know, in the answer to Representative Altobello's --

KEN SKOVRON: Sure.

REP. ORANGE: -- question that you sell more than just cheese now.

KEN SKOVRON: Absolutely, sure. We have to.

REP. ORANGE: Okay. Well thank you very much for coming in.

KEN SKOVRON: I thank you. Thanks for your questions.

REP. BARAM: Now that everybody is hungry --

KEN SKOVRON: Sure. Let's go.

REP. BARAM: -- we have another question.

Representative Rovero.

REP. ROVERO: Some of us are thirsty.

KEN SKOVRON: Amen.

REP. ROVERO: Thank you, Mr. Chairman.

My -- my question is and maybe you don't know, maybe you do know. Are liquor stores allowed to sell cheese --

KEN SKOVRON: Yes they are.

000067

60

fb/gbr GENERAL LAW COMMITTEE

February 3, 2014

2:00 P.M.

REP. ROVERO: -- products?

KEN SKOVRON: Two years ago a law was passed that liquor stores could sell --

REP. ROVERO: Pardon?

KEN SKOVRON: Two years ago a law was passed, the state of Connecticut, that liquor stores could sell cheese.

REP. ROVERO: Okay. Thank you very much.

KEN SKOVRON: So that's -- that was the -- yeah, that's what started the whole ball rolling here is that Terri came in and said, you know, what do you think about that? Dan and I said I think it's great. But I think we should be able to compete fairly with them, you know? Okay?

REP. BARAM: Any other questions?

Thank you both for joining us today and --

KEN SKOVRON: Thank you.

REP. BARAM: -- best of luck.

KEN SKOVRON: Thank you very much. I appreciate the time.

REP. BARAM: We will be going now to the public list and the first person is Kim Ford from CRMA and she will be followed by the public official list, Representative Steinberg.

KIM FORD: Hi, Senator Leone, Representative Baram, members of the committee. I am Kim Ford. I am here to speak about Senate Bill 68, which is a bill that would PROHIBIT RETAILERS FROM SCANNING OR COPYING DRIVERS LICENSES FROM

CONSUMERS AT THE TIME OF A BUSINESS  
TRANSACTION.

So I'm here with the Connecticut Retail Merchant Association as well as the company that I work for which is called First Data. So the interest that we have in this is that First Data owns a business called TeleCheck and the next time you're at maybe a grocery store or somewhere where a retailer is still accepting a check at the point of sale, instead of just accepting debit and credit, you might see if somebody is writing a check. That that clerk takes the check from the consumer and slides it through a terminal and asks for the driver's license and may either key in the driver's license number or scan that driver's license when they take the check.

So you may or may not have seen that in the past.

That is the service that TeleCheck, the company that I work for, owns. And so what TeleCheck - it's whole existence is around providing fraud prevention to retailers that accept checks.

If you think about the way that checks have historically worked, a consumer writes the check at the point of sale and then leaves with their goods or services, right? And that retailer doesn't know until they take the check to the bank, which could be later that day, it could be the next day, it could be a week later, and that check could bounce.

So if it does, right, now the retailer's out their goods or services and have to figure out how to go collect that money.

So there is a risk associated with taking

checks which is another reason why debit and credit and things like that have taken off.

But there is still a big segment of a population that does want to write and pay with checks.

I think there were as many as 12 billion checks in circulation last year. So there's still a good segment of the population that likes this. And so that's where again TeleCheck comes in. So TeleCheck has a service where we work with retailers that they pay us a -- a fee and when a consumer presents the check at the point of sale and the retailer or the clerk puts it through our TeleCheck system, we have a database that we've compiled historically of when somebody has written bad checks.

And if you think about somebody who's wanting to perpetrate fraud, it's pretty easy for them to go open and close accounts, so we can't just look when we're trying -- trying to match with a history of fraud, we can't just look at a checking account. Because again, that could have been a brand new one.

But if you think about where a driver's license is important, a driver's license, even if, let's say, a woman gets married and changes her name, she's still going to have the same driver's license number.

A driver's license number is very hard to change over time. So when we can link a driver's license number along with a name and an account number, we have a much better accuracy rating, you know, of being able to figure out if that person has had a history of check fraud.

So when the clerk swipes the check through the