Date: 08/23/2021
To: All Property & Casualty Insurers
From: Commissioner Andrew N. Mais
Re: Hurricane Deductibles for Tropical Storm HENRI

Please be advised based on information received from the National Hurricane Center (NHC) and the National Weather Service (NWS), a “Hurricane Warning” was issued for parts of the State of Connecticut, however, Henri was downgraded to a Tropical Storm before landfall, and Connecticut did not record any sustain hurricane force winds as a result of Tropical Storm Henri.

Therefore, pursuant to 38a-316a (b) (1) and the Department's Filing Review Guidelines Related to Underwriting Coastal Homeowners Insurance Policies re-issued on July 25, 2014 (the "Coastal Guidelines") as it relates to the use of hurricane deductibles companies may not impose a hurricane deductible on Connecticut claims.

Please forward this notice to respective staff accordingly.