

**Sec. 38a-10-2. Definitions**

As used in this regulation:

(a) “Arbitration” means the process in which each party presents its case at a hearing to the arbitrator for a final decision.

Arbitration may be conducted, at the option of the claimant, either upon the submission of documents to the arbitrator or at an oral hearing.

(b) “Arbitrator” means a person selected by the Commissioner in accordance with subsection (b) of Section 38a-9 of the General Statutes to hear and decide disputes between a claimant and an insurance company concerning automobile physical damage and automobile property damage liability claims in which liability and coverage are not in dispute.

(c) “Claimant” means any person who attempts to obtain a benefit from his insurer in relation to a first party automobile physical damage claim or presents a third party claim against an insured for property damage liability to his private passenger motor vehicle, when liability and coverage are not in dispute.

(d) “Commissioner” means the Insurance Commissioner of this state.

(e) “Insurer” or “insurance company” means any insurance company licensed by the Commissioner to write automobile liability insurance or automobile physical damage insurance.

(f) “Loss of Use” means the amount representing the reasonable value to the claimant for the deprivation of the use of the claimant’s vehicle during the period reasonably required to make repairs or replace the vehicle, regardless of whether the claimant has incurred expenses.

(g) “Private passenger motor vehicle” has the same meaning as provided in subsection (e) of Section 38a-363 of the General Statutes.

(h) “Storage” means the holding of a vehicle at a place designated under Section 14-66 of the General Statutes for a specific rate which has been filed with the Commissioner of Motor Vehicles.

(Effective September 25, 1992; Amended June 3, 2020)