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**TESTIMONY OF
ATTORNEY GENERAL RICHARD BLUMENTHAL
BEFORE THE GOVERNMENT ADMINISTRATION AND ELECTIONS COMMITTEE
FEBRUARY 28, 2007**

I appreciate the opportunity to support House Bill 5619, An Act Requiring Election of the Insurance Commissioner.

This proposal establishes a statewide elected Insurance Commissioner, making the current system accountable to the public -- directly responsible to consumers and taxpayers

Connecticut needs a more vigorous and vigilant process of regulation, somebody who will not only provide better rules, but stronger enforcement. Nationwide, too many insurance commissioners have been captive to the industry and that's the tradition and the pattern we need to break.

An elected insurance commissioner accountable directly to the people can fight abuses that raise insurance costs for everyone. Through the election process, voters would have a real voice on insurance issues. Many of the current leaders of insurance regulation reform have been elected insurance commissioners. The commissioner's reporting responsibility should be directly to the people -- not industry interests or other officials who appoint the commissioner -- and consumers and taxpayers should hold their commissioner accountable.

Twelve states elect the official who regulates the industry: California, Delaware, Florida, Georgia, Kansas, Louisiana, Mississippi, Montana, North Carolina, North Dakota, Oklahoma, and Washington.

House Bill 5619 establishes an elective office by statute and enacts campaign finance reforms to prevent corruption within the insurance department, but a constitutional amendment would give the voters a say, and the commissioner more support.

I urge the committee to also consider amending Article Fourth, section 1 of the Connecticut Constitution to allow the public to vote on a constitutional amendment on whether to elect an insurance commissioner.