



Testimony of Phil Sherwood Before the GAE Committee 2/28/07

Good afternoon Senator Slossberg, Representative Caruso and other members of the GAE Committee. My name is Phil Sherwood and I'm the Legislative Director for the Connecticut Citizen Action Group (CCAG). CCAG has approximately 30,000 member families in the state of CT. I appreciate the opportunity to speak before you today to express our support for HB6251, An Act Authorizing Election Day Registration and HB5619, An Act Requiring election of the Insurance Commissioner.

HB6251, An Act Authorizing Election Day Registration:

Why EDR is Important:

- **Allowing citizens to register to vote on Election Day would dramatically facilitate an increase in the fulfillment of their civic duty.** Those who vote are more likely to engage in their community in other positive ways, from volunteering, to communicating with their elected officials, or even entering public service themselves. Communities that vote receive increased attention from and better access to their elected officials, leading to more effective representation.
- **Election Day Registration has been shown to dramatically increase voter turnout among young adults between the ages of 18-24.** Citizens age 18-24, a transient demographic, have the lowest rates of registration at 43.6% in 1998, compared to the nearly 75% of those over the age of 65 who are registered. In Connecticut, according to a report by the Secretary of the State, only 45% percent of 18-24 year olds voted in the 1996 election and only 25% turned out for the 1998 elections. In the six states that allow EDR, young voter turnout was on average 14 percentage points higher in Presidential election years than non-EDR states.
- **Election Day Registration removes cultural and bureaucratic barriers to citizen participation.** The right to vote should not be based on one's ability to navigate through complex or random bureaucratic procedures. Measures to restrict voter registration and turnout have historically been imposed to limit the access of the poor and racial/ethnic minorities to civic participation. EDR makes voter registration simple and avoids unnecessary and obsolete registration restrictions. In the 6 states that currently offer EDR (Wisconsin, Minnesota, Maine, Wyoming, New Hampshire and Idaho), voter participation rates are 12 percentage points higher than in states without it.
- **Election Day Registration will help to reduce incidents of voter fraud.** Accompanying the implementation of EDR will be higher penalties and more vigilant prosecution of voter fraud cases. The centralized computer database of voters required of states by the 2002 Help America Vote Act has already been established in Connecticut. This system will help to guard against fraud by providing real time updates of registered voters, preventing a citizen from registering twice in two different towns. The six states that allow EDR report little, if any voter fraud.

EDR has passed this legislature before but was vetoed by John Rowland. The recent passage of the historic campaign finance reform has removed barriers for individuals who wish to run for public office now it's high time that we reduce the barriers for individuals who want to vote.

CCAG would also like to express organizational support for HB5619, An Act Requiring election of the Insurance Commissioner.

HB5619 An Act Requiring election of the Insurance Commissioner:

Reform is no easy task. Last year this legislature grappled with, and ultimately passed, what was arguably the most comprehensive campaign finance reform legislation in the nation. And we all know that this did not happen in a vacuum. It happened because of a sincere attempt to create a more fair, open, and honest political system. It was also about restoring accountability and the public trust and assuring that the goal of the legislature was to serve the public interest not the special interest.

The failure of the Department to fight Prior Rate Approval, it's support of the Interstate Insurance Compact which essentially privatizes the regulation of life and annuities insurance, and the recent rubber stamp that was given to Aetna to predatorily market minimum benefit plans that have maximum annual benefits as low as \$1,000, point to the need to take steps that increase the likelihood that the public's concerns are being responded to.

Having an elected insurance commissioner would be no different from the people in this room, who must face the voters every two or four years and have to measure up to those standards for fair and open electoral competition. If passed, CT would not be alone as twelve states already elect an official who regulates the industry.

Why the Insurance Commissioner? The insurance commissioner is a regulatory official whose position is to protect the public, and to regulate this industry so that it serves the public. That regulatory function makes the job different from most other state agencies and departments in the state.

CCAG is not advocating for the election of all state commissioners. We strongly advocate for the election of the Insurance Commissioner because the duties of the insurance commissioner involves a unique state responsibility for regulation that protects consumers, and where we believe aggressive, effective, enforcement of laws is not just important but vital.

Shouldn't the public have an opportunity to measure whether someone who has significant regulatory power has done their job in a responsive fashion and also have the ability to hold them accountable? Shouldn't the public have a chance to see individuals compete for this important job in an open, fair and transparent forum?

Voters should have a greater responsibility and opportunity for deciding what the future of insurance regulation in the state is going to be and HB5619 is an important first step.