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**Testimony for HB 5565 - AN ACT REQUIRING UNIFORM MOTOR VEHICLE INSURANCE RATES AMONG THE TOWNS IN CONNECTICUT**

Good Morning Senator Crisco and Representative Megna, members of the Insurance and Real Estate Committee, I am Representative Jack Hennessy representing the 127<sup>th</sup> District - Bridgeport.

I am here today to testify on proposed bill number **5565 - AN ACT REQUIRING UNIFORM MOTOR VEHICLE INSURANCE RATES AMONG THE TOWNS IN CONNECTICUT**. This is not the first time a proposed bill calling for Uniform Automobile Liability Insurance Rates has been introduced to the General Assembly but it is important now more than ever. I am reminded of this every time a constituent brings it to my attention that he is paying nearly two times as much as his friend living a mile away.

Now is the time to examine a more equitable way for determining insurance rates in this state. It is unfair for people living in urban areas to be charged a huge amount due to the territorial rating of the vicinity in which their vehicle is garaged. Nearly half of Connecticut's impoverished are residents of the cities which claim the five highest insurance rates in the state. It is impossible to say that we are allowing equal opportunities to everyone when we have barred so many from being able to drive to and from work.

On a personal note, I recently received the safe driving award for 18 consecutive years of safe driving at Federal Express. I do not enjoy the benefits of being a professional safe driver because my car is registered in Bridgeport. If I were to live in a suburban area less than 5 minutes away rather than in Bridgeport, my liability insurance would be nearly half of what it is. This is unjust and illogical.

Liability Insurance Rates should reflect the person, not the town. That is why we need to consider Uniform Automobile Liability Insurance Rates for this state.

Thank You.