



**STATE OF CONNECTICUT**  
*INSURANCE DEPARTMENT*

FTR

**Testimony of the  
Connecticut Insurance Department**

**Before  
The Insurance and Real Estate Committee**

**February 16, 2012**

**Raised Bill No. 17—An Act Concerning Mileage-Based Automobile Insurance Policies**

Senator Crisco and Representative Megna, committee co-chairs, Senator Kelly and Representative Sampson, ranking members, and Members of the Committee, the Insurance Department appreciates the opportunity to submit written testimony on Raised Bill No. 17.

The Connecticut Insurance Department believes that the current statutes governing personal risk insurance do not prohibit verified mileage programs which are currently used in Connecticut and are sufficient to regulate the use of mileage in personal auto insurance rating and underwriting.

In addition, the Department's market conduct examinations have not revealed any problems with the use of mileage as a rating factor and consumer problems have not surfaced within our consumer affairs division. The requirement to promulgate regulations may be unnecessary since issues or problems concerning verified mileage-based automobile insurance programs do not exist in Connecticut.

Finally, very few companies have filed programs with the Department for the use of telematic devices in vehicles and for those companies that have "piloted" or used the devices, the Department has advised that these programs can only be offered on a voluntary basis.

The Connecticut Insurance Department appreciates this opportunity to comment on Raised Bill No. 17.