

*Ohan Karagozian*  
*62 Asylum Street*  
*New Haven, CT 06519*  
*203-243-2667*

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HB 5160 AN ACT CONCERNING AUTOMOBILE LIABILITY INSURANCE To allow a person who owns more than one motor vehicle to have automobile liability insurance rated and issued on the basis of the owner or operator, rather than on basis of the number of registered motor vehicles.

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Senator Crisco, Representative Megna and members of the committee, I have submitted this testimony today in support of House Bill 5160, which my representative, Pat Dillon, submitted on my behalf. I urge your support of this legislation. I believe that it is an idea worth exploring.

Essentially, people are being charged for services they cannot use by having to pay for insurance they cannot use. People who have multiple vehicles have to pay for Liability Insurance on every single vehicle they own even though they can only drive one vehicle at a time.

Those some such limitations, attributions and otherwise attached to insured vehicles and be easily transferred to drivers licenses. For Law Enforcement purposes, as easily as a police officer can check if a vehicle is insured or not, so can this be done by driver license "look-up" as well. Insurance companies notify DMV of driver's failure to maintain vehicle insurance on a regular basis and the DMV attributes this information to the vehicle being driven so then this attribution can be easily attached by the DMV to a driver's license as opposed to a vehicle registration or a vehicle license plate number.

If a license holder does not pay his/her insurance, then their driver's license merely becomes an ID card and they are not permitted to drive unless they have proper Liability Insurance to cover their driving liability as required by law. For Law Enforcement purposes, verifying liability insurance is seamless as well. Any license plate "look-up" "on-the-fly" attributes a driver to a registered vehicle being looked up and, as such, that driver's license information is standard information that "pops-up" showing whether driving privileges are suspended or not. Lack of Liability Insurance automatically should disqualify a license holder from driving a vehicle just like lack of liability would disqualify a vehicle from being driven.

For too long the licensed drivers of this State and many other States have been burdened by paying for services they can never as any one driver can only drive only one vehicle at a time.

For any opposition to this proposal a feasible answer should be given to this question: "Why should I pay for liability insurance on the 3 vehicles I own when I can only drive but one vehicle at any one given time?"