

SB 184

Senator Maynard, Rep Guerrera, Senator Boucher, Rep Scribner, and members of the Transportation Committee,

I appreciate the opportunity to speak today in favor of Bill 184 which would remove juvenile driving violations from the motor vehicle record when a driver turns 18.

I am a parent of a former 16 and 17 year old who received 2 suspensions for having passengers in his car. Today, he still has these suspensions on his driving record and he is almost 20. DMV told me this will stay on his record for 5 years. As a result, we have been denied auto insurance coverage by 2 companies. (One company sent me a letter which I have with me; the other company sent me an email which I did not print.)

I am asking you to consider removing juvenile violations from the driving history record so that they are not accessible to an insurance company. This would include suspensions for violations of laws that apply only to teens, such as curfew and passenger restrictions, or those which would not result in a violation for drivers over 18. I am not suggesting that offenses which apply to ALL drivers regardless of their age, such as speeding or using a cell phone, be removed from the driving record. I am referring only to the teen driving laws which restrict passengers and driving hours.

While I am completely in favor of the juvenile laws which force kids to be safe while they are still learning how to drive and suspensions for non-compliance, I object to the suspensions becoming part of the permanent driving record for 5 years when the law is relevant for only 2. This sanction is extreme and affects the individual for many years beyond what is necessary for the person to get the point.

Suspensions on a driving record are not viewed favorably because they imply a dangerous driving behavior, such as DUI. Unfortunately, insurance companies do not discriminate among suspensions; a suspension for DUI appears the same as a suspension for carrying passengers. Insurance companies frequently reject drivers who have had suspensions or agree to insure them at outrageously high premiums.

It is unfair to the young adult who continues to be penalized for violating laws which are no longer violations. License suspensions make it difficult for these young adults to get insured. I hope you will rectify this by removing suspensions for juvenile violations from the driving record when a teen becomes an adult.

Thank you for your time and attention to this important matter.

Are there any questions?

*Kimberly Wesolowski
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Auto Quote Number: 73386044
March 19, 2012

JOSEPH A. WESOLOWSKI
169 HILLTOP RD.
PLAINVILLE, CT 06062-0000

We have processed your request for an automobile insurance rate quotation. Thank you for your interest in our auto insurance program. At this time, due to our current underwriting guidelines we are unable to offer you a rate quotation.

You have the right to know the specific items of information that support the reason given for this action and the names and addresses of the sources of that information. If you would like this additional information you may request such information in writing, and we will provide you with the requested information.

If you ask us to correct, amend or delete any information about you in our files and we refuse to do so, you have the right to give us a concise statement of what you believe is correct information. We will put your statement in our file so that anyone reviewing your file will see it.

If you would like additional information concerning this action as described above, state law requires that you submit a written request within ninety (90) business days of the date of this letter. Please send your request to Customer Service Center, P.O. Box 15510, Wilmington, DE 19886-9252.

We regret that we cannot provide you with a quotation, but we appreciate your interest in our program.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tim Fenu'.

Tim Fenu
Director, Operations

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