Insurance Association of Connecticut

Transportation Committee

February 20th, 2013

SB 184, An Act Concerning The Driving History Records Of Motor Vehicle Operators Whose Licenses Were Suspended For Violating Certain Restrictions Placed On Drivers Who Are Sixteen and Seventeen Years of Age

The Insurance Association of Connecticut, IAC, is opposed to SB 184, An Act Concerning The Driving History Records Of Motor Vehicle Operators Whose Licenses Were Suspended For Violation Certain Restrictions Placed On Drivers Who Are Sixteen And Seventeen Years of Age.

SB 184 seeks to erase, from one's driving record upon turning eighteen, any violations of the provisions contained in subsection (a) of Sec. 14-36g, which include driving with restricted passengers or beyond permitted hours of operations. One's driving history is one of several factors used by insurers to properly and fairly underwrite and set rate. It is not just the violation, but one's propensity to violate, that could impact how insurers assess the risk the individual presents.

Arbitrarily removing such violations from one's record may result in unfair treatment for other drivers. For example, a seventeen year old with a completely clean driving record and one with multiple violations of provisions of (a) of 14-36g would have to be treated the same when they turn eighteen.

Furthermore, knowledge that such violations remain on one's record serves as a deterrent to behavior. Removing the violations from one's record merely because one obtains a magical age will mitigate the deterrent.

The IAC urges your rejection of SB 184.