

NEW ENGLAND REGIONAL COUNCIL OF CARPENTERS

FTR

United Brotherhood of Carpenters and Joiners of America

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LOCAL 43

March 4, 2015

Support of House Bill 6866- AN ACT LIMITING PRIVATE PASSENGER NONFLEET
AUTOMOBILE INSURANCE UNDERWRITING FACTORS AND INCREASING THE
MOTOR VEHICLE MINIMUM AMOUNT OF PROOF OF FINANCIAL RESPONSIBILITY
FOR PROPERTY DAMAGE

Dear Insurance and Real Estate Committee,

We at Carpenters Local 43, Hartford, CT fully support HB6866.

Our Hartford residents, especially our young apprentices, have many obstacles to conquer to be successful in our industry.

Every day they work on a project, is one day less that they will be employed at that project. Thus with the end of said project in sight, they must prepare to go on to the next project. Therefore, the need to be mobile is critical to their employment.

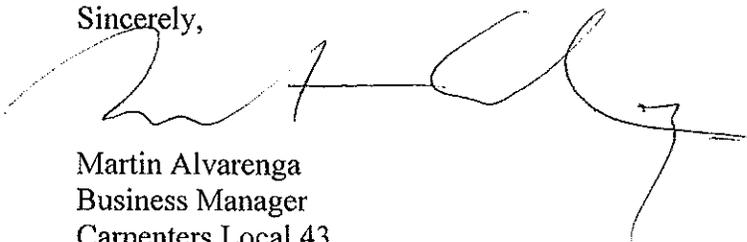
Having a "LEGAL" vehicle is not a luxury in our business, it's an essential tool. Therefore, if our Hartford Apprentices do not have vehicles that are properly insured because of the extremely high, punitive rates they pay for being Hartford residents. They take the chance of getting pulled over, arrested and or losing their driving privileges.

As a consequence of losing their driving privileges, many of these members will lose their jobs. In addition, this may affect their economic stability, creating a downward spiral emotionally and economically, which could be detrimental to the apprentices and their families.

We at Carpenters Local 43, Hartford, CT strongly and respectfully encourage you to support the approval of HB6866.

Thank you in advance for your continued support.

Sincerely,


Martin Alvarenga
Business Manager
Carpenters Local 43