



INSURANCE ASSOCIATION OF CONNECTICUT

SUITE 607 • 21 OAK STREET, HARTFORD, CT 06106 • PHONE (860) 547-0610 • FAX (860) 547-0615

Statement

Insurance Association of Connecticut

Insurance & Real Estate Committee

SB 4, An Act Concerning the Electronic Presentation of

Automobile Insurance Identification Cards

February 19, 2015

I am Eric George, President of the Insurance Association of Connecticut (IAC). The IAC supports SB 4, An Act Concerning the Electronic Presentation of Automobile Insurance Identification Cards.

While usage of mobile phones continues to grow dramatically and with ever expanding innovation in technology and uses, Connecticut does not currently allow drivers to use electronic automobile insurance cards rather than physical cards. Drivers even face potential citations and mandatory court appearances if they are unable to produce these physical insurance cards to law enforcement officials when asked.

SB 4 would allow drivers to simply use their smart phones as evidence of proper insurance coverage in place of producing the physical cards.

And nothing in SB 4 disallows the continued use of traditional physical automobile insurance cards. If that is the preference of the driver, then she is free to produce the physical card when necessary. Additional options available that can provide proof of insurance not only are a benefit to the driver, but the courts as well since they will not have the burden of a caseload that is merely before them because of a lost or expired physical automobile insurance card.

Well over half of states (38) allow for the use of electronic automobile insurance cards.

As stated, the IAC supports SB 4 and urges its passage. Thank you for the opportunity to present the IAC's comments on this legislation.