



## State of Connecticut

HOUSE OF REPRESENTATIVES  
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MEMBER  
APPROPRIATIONS COMMITTEE  
EDUCATION COMMITTEE  
ENVIRONMENT COMMITTEE

TESTIMONY IN SUPPORT OF HB 5383:  
AN ACT CONCERNING THE USE OF ELECTRONIC  
AUTOMOBILE INSURANCE CARDS

TRANSPORTATION COMMITTEE  
MONDAY FEBRUARY 9, 2015

Dear Representative Guerrero, Senator Maynard, Senator Boucher, Representative O'Dea, and esteemed members of the Transportation Committee:

Thank you for bringing this concept to public hearing. I appreciate the opportunity to provide testimony in support of HB 5383. The objective of this bill is to allow motorists the option of providing proof of automobile insurance with either the traditional paper copies (which is currently the only method of proof) or electronically through an application on their smart phone or other similar device for the purposes of motor vehicle traffic stops and registering their vehicle with the Department of Motor Vehicles.

Allowing Connecticut motorists this option will provide a convenience in that rather than having to shuffle around through their glove compartment to find the insurance card, which can take a good amount of time in some cases, they can just pull up the app on their phone. Displaying such proof electronically would not give permission to view any other content on the phone or device so the motorist is protected. It can also be an added convenience to those individuals who currently have to print off their insurance cards at home.

This bill also proves beneficial to our police force. First, when a driver reaches into their glove box to grab an insurance card the driver runs the possibility of grabbing a weapon out of the glove box. Contrary to this a driver will have a smaller opportunity to grab a weapon when reaching for their phone. Searching for insurance cards can become a timely process compared to pulling out your cellphone. The efficiency of using the phone app gets officers in and out of a situation quicker which contributes to overall police safety and less time at a traffic stop. This legislation

does not require an individual to use electronic proof of insurance but gives the person the option to do so. The driver will be aware of the risk of allowing a police officer to handle their phone. And wording should be included to protect our law enforcement officers from liability of any damages to the device.

Further, by allowing motorists to present electronic proof of insurance, courts will save time by not having to dealing with tickets that were issued because the driver failed to update physical copies of their insurance cards. Also this will save Connecticut a significant amount of money in court costs. It will also support the movement that many of the major insurance companies have made to electronic insurance policies/cards.

This bill also intends for drivers to have the option to use this electronic method when registering their motor vehicles. Allowing for electronic registration will help cut-down wait times at the DMV and improve overall efficiency of the department. Also, by providing drivers with the ability to provide electronic proof of insurance and online registration will help drivers complete the proper forms faster and from the comfort of their own homes and streamline the process making it easier for the consumer and the Department of Motor Vehicle.

There are currently thirty seven other states that have adopted e-insurance card legislation, and Connecticut is part of the small minority that has not. It would make sense to have all states enact bills similar to this for continuity and ease for all motorists driving in all states. I appreciate your consideration of this concept and hope that I can count on your support of proposed bill 5383.

Kind Regards

A handwritten signature in cursive script that reads "Gayle Mulligan".

Gayle Mulligan  
State Representative – 55<sup>th</sup> District