



CONNECTICUT
TRIAL
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Raised Bill 5195
Public Hearing: 2-10-15

TO: MEMBERS OF THE INSURANCE AND REAL ESTATE COMMITTEE
FROM: CONNECTICUT TRIAL LAWYERS ASSOCIATION (CTLA)
DATE: FEBRUARY 10, 2015

RE: OPPOSITION TO HB5195, AA REQUIRING UNINSURED AND UNDERINSURED MOTORIST COVERAGE TO BE OPTIONAL AND REPEALING THE PROHIBITION ON SUBROGATION OF UNDERINSURED MOTORIST CLAIMS

The CTLA strongly opposes making uninsured and underinsured motorist coverage optional. These low cost coverages protect citizens from the large number of uninsured and underinsured drivers on Connecticut roads.

It wasn't long ago that the legislature mandated that uninsured and underinsured coverage be provided in equal amounts to a driver's underlying policy. Now is not the time to go backwards and allow more citizens to be less protected. In fact, it is the position of the CTLA that if anything the legislature should look at increasing the mandated amount of both normal and UM/UIM coverage. The mandatory minimum policy of 20,000/40,000 has not increased since 1973!

We allow subrogation of uninsured motorist claims because it is mandatory to cover a minimum amount of insurance in order to operate a motor vehicle on the highways in Connecticut. To allow it in underinsured motorist cases does not make sense.

The insurance company has collected its premiums from you in order to cover you in the event you are injured by an underinsured motorist. If you then allow them to "go after" the underinsured driver for the difference between their policy (which the state states in statute need only be 20,000/40,000) and your much higher UM/UIM policy do we then force them to return your premiums?

This is another example where the best way to address this problem would be to raise the current mandatory minimums.

WE URGE YOU TO OPPOSE HB5195. Thank you.