



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Testimony Judiciary Committee March 9, 2020

House Bill 5019: AN ACT CONCERNING FAIR FUTURE FOLLOWING ERASURE OF CRIMINAL RECORDS

Senator Winfield, Representative Stafstrom, Senator Kissel, Representative Rebimbas and distinguished members of the Judiciary Committee, thank you for the opportunity to submit testimony in support of the Governor's bill, House Bill 5019.

The core mission of the Connecticut Insurance Department is consumer protection. The Department carries out its mission by enforcing State insurance laws to ensure that policyholders and claimants are treated fairly, and by closely monitoring the financial condition of insurance carriers to make certain that they are solvent, appropriately manage risk, and are able to pay policy claims as they arise.

The Insurance Department fully supports HB 5019, **AN ACT CONCERNING FAIR FUTURES FOLLOWING ERASURE OF CRIMINAL RECORDS**. This proposal provides a framework for the automatic erasure of most class C and D misdemeanors and other possession charges. The erasure will occur seven years following the most recent conviction. Successful reentry of individuals often depends on access to employment, education, and housing.

This bill will give thousands of people who have been disproportionately affected through the collateral consequences of a criminal conviction have a fair opportunity at full reintegration into society. Additionally, this bill could encourage more people to apply for an individual insurance producer license who may have previously been deterred due to the background questions related to past convictions.

Thank you for providing an opportunity for the Connecticut Insurance Department to offer comments on HB 5019.