

January 31, 2025

SENATE TRANSPORTATION COMMITTEE

SB 2243

MADAM CHAIR CORY AND MEMBERS OF THE TRANSPORTATION COMMITTEE. I AM SENATOR DAVID CLEMENS FROM DISTRICT 16 AND I AM HERE TO INTRODUCE SB 2243.

SENATE BILL 2243 IS A BILL THAT RELATES TO THE POINT SYSTEM USED BY THE DEPARTMENT OF TRANSPORTATION TO REPORT TRAFFIC VIOLATIONS TO INSURANCE COMPANIES. IN THE CURRENT SYSTEM, A VIOLATION OF 1-5 MPH OVER THE SPEED LIMIT, NO POINTS ARE ACCESSED. IF VIOLATION IS 6-10 MPH OVER THE SPEED LIMIT, 1 POINT IS ACCESSED.

WHAT THIS BILL WOULD DO IS REMOVE THE 1 POINT ACCESSMENT FOR VIOLATIONS OF 6-10 MPH OVER THE SPEED LIMIT AND FURTHER STATE THAT 0 POINT ACCESSMENTS ARE NOT REPORTED TO THE INSURANCE COMPANY OR MADE PUBLIC. HOWEVER, THE VIOLATION WOULD STILL BE RECORDED SEPARATELY BY THE DOT.

TRAFFIC VIOLATIONS OF 6-10 MPH OVER THE SPEED LIMIT ARE CURRENTLY BEING REPORTED TO INSURANCE COMPANIES AND CREATING SUBSTANTIAL INCREASES IN INSURANCE RATES. SINCE SOME INSURANCE COMPANIES ARE USING THE REPORTED VIOLATIONS FOR A PERIOD OF 3 YEARS, THIS CAN RESULT IN INCREASED PREMIUMS OVER THE 3 YEAR PERIOD OF \$500.

THIS CONCLUDES MY INTRODUCTION OF SB 2243 AND STAND FOR ANY QUESTIONS.

SENATOR DAVID CLEMENS

DISTRICT 16