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Letter of Support: HF 2215

Dear Members of House Commerce Finance and Policy Committee,

The American Civil Liberties Union of Minnesota is an organization devoted to preserving the rights and liberties enshrined in our Constitution and laws. We are writing in support of HF 2215, a bill that would create an affordable auto insurance state program. While this may not seem like a civil liberties issue it actually has many implications for Minnesotans' personal rights.

A low-cost auto insurance program would alleviate the widespread discrimination imposed by insurance companies. Companies whose premiums are set by practices that have a discriminatory effect that collect info on your zip code, credit score and gender. These factors will be used by the insurance company to set rates, determine premium costs and decide if you get coverage or not. And criteria like zip code and credit scores have been shown to disproportionately increase rates for Black and Brown people. It's no surprise that these biased practices negatively impact low-income Minnesotans who are being priced out of the insurance market—even those with excellent driving records. This lack of coverage also leads to a decrease in public safety for all.

Maintaining this fundamentally unfair system of coverage will always lead to a pool of individuals who must risk driving uninsured to keep employment, attend school and go about daily life. This can cause dangerous motor vehicle behavior that puts everyone's safety in jeopardy as well as increase interactions between motorists and police officers that could lead to unjustified use of force. And because driving uninsured in Minnesota is a misdemeanor, the situation can quickly snowball into financial crisis.

Driving uninsured could get your license suspended and usher in an avalanche of tickets that the driver can't afford—perhaps even jail time. The ACLLU-MN has always opposed this two-tiered justice system and wealth-based discrimination. Being poor or low income should not automatically leave you uninsured and racked with unpayable fines and fees. Put simply, if we are going to impose criminal punishments on people who drive without insurance, we have an obligation to ensure that people have the ability to obtain insurance.

The ACLU-MN strongly believes an affordable state auto insurance program would improve public safety, alleviate financial hardships and protect all Minnesotans from systemic discrimination. **We urge the Committee to pass HF 2215.**

Thank you, Munira Mohamed Policy Associate.