



Legislative Testimony  
765 Asylum Avenue, First Floor  
Hartford, CT 06105  
860-523-9146  
[www.acluct.org](http://www.acluct.org)

**Written Testimony Supporting House Bill 5517,  
An Act Concerning Life Insurance Policies and Contracts  
That Insure the Lives of Convicted Felons**

Senator Lesser, Representative Scanlon, and distinguished members of the Insurance and Real Estate Committee:

My name is David McGuire, and I am executive director of the American Civil Liberties Union of Connecticut (ACLU-CT). I am submitting this testimony in support of House Bill 5517, An Act Concerning Life Insurance Policies and Contracts That Insure the Lives of Convicted Felons.

The ACLU-CT believes in a society where all people, including those who have been convicted of a crime, have equal opportunity to contribute to society and build successful and fulfilling lives. People involved in our criminal justice system who have paid their debt to society deserve to be able to live their lives in Connecticut's communities with the resources they need to live life to the fullest and to be law-abiding residents. Furthermore, when someone who is formerly incarcerated has a fair chance at supporting themselves and their family, they are less likely to commit another crime. That makes us all safer and stronger. An important resource for anyone with a family, including a person living with a criminal record, is life insurance.

Connecticut residents who are living with criminal records face hundreds of legal barriers to participating in society and meeting their basic needs, such as housing, employment, education, and credit. These obstacles make it incredibly difficult, if not impossible, for them to reintegrate into society and support themselves and their families. The more than 40,000 people in this state who are living with a criminal record are struggling to house and feed

themselves and their families, gain employment, and improve their education due to discrimination based solely on their previous record of arrest or conviction.

In addition to these collateral consequences, Connecticut residents who have been convicted of a felony are faced with discrimination when attempting to purchase life insurance policies. The ability to purchase a life insurance policy gives people a sense of comfort that their family will be provided with resources should they pass away unexpectedly. Unfortunately, insurance companies in Connecticut can discriminate against someone solely because they have a felony conviction on their criminal record. Because people of color are overrepresented in our state's criminal justice system, they are more likely to have a criminal record. This means that people of color are facing more challenges to obtaining life insurance than others in our state.

Passing bills that reduce collateral consequences for people with criminal records is the right thing to do, and the vast majority of Connecticut voters support it. Fully 74% of Connecticut voters support the legislature passing a law that prohibits formerly incarcerated people from being discriminated against due to their criminal record when it comes to things like insurance, housing, employment, and education. This support includes 55% of Republican voters, 73% of Independents, and 88% of Democrats.

Connecticut residents know that redemption is possible, and a person's record of arrest or conviction alone does not tell you whether they will be a good insurance policy holder. Like the ACLU-CT, the people of Connecticut believe that people living with a criminal record deserve a second chance. Eighty-two percent of Connecticut voters, including 71% of Republicans, agree that people who have been convicted of a crime can turn their lives around and become productive members of society if they can get the right kind of help. Connecticut will be safer, stronger, and fairer if our state protects people from being discriminated against in the life insurance context solely based on their criminal record.

We strongly encourage the committee to support House Bill 5517.