

Statement from the President of the Virgin Islands Insurance Association on Bill # 35-0013

The membership of the Virgin Islands Insurance Association supports legislation that will reduce the number of unqualified and uninsured drivers on the roads of the Virgin Islands. If by eliminating the requirement to show a Social Security card to obtain a driver's license, more residents of the Virgin Islands will seek to demonstrate their ability to drive prior to operating a motor vehicle, this will benefit all Virgin Islands motorists, pedestrians and property owners.

Between the years 1985 and 2000, there was no legal requirement for owners of motor vehicles to carry insurance. The result was millions of dollars in uncompensated damages. The passage of a law to again require motorists to carry insurance in 1999 returned a significant level of accountability to drivers. We believe this legislation will also lead to gains in driver accountability by allowing a legal avenue for licensing and insuring that is currently not available to many residents of our community.

In closing, I would like to share a story told by one of the members of the VIIA when he moved to the USVI in 1985. While he was a US citizen, and held a US passport, he had never had a Social Security card, even though he had a social security number. He had held drivers' licenses in 3 US states prior to moving the USVI but had never been required to produce a Social Security card. He was forced to wait until he could obtain a Social Security card before he could trade his stateside license for a VI Driver's License.

The VIIA believes this legislation will be a benefit to Virgin Islands residents.

Sandra Harty
President
VI Insurance Association