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Testimony on HB 2067

Submitted by Aaron Mays on behalf of Allstate Insurance

Thank you Chairman Schwab and members of the committee. Allstate Insurance is opposed to HB 2067.

Higher limits are available and Allstate rarely offers minimum coverage to policy holders because those coverages are usually inadequate. However, we do understand the necessity of these policies.

If the minimum liability coverage is increased, the premiums will increase in turn. Any premium increases will subsequently cause some people to drop their insurance altogether and continue to drive their vehicles without insurance.

While it seems like it would be within our financial interests to raise the limits, any increase in the number of uninsured motorists hurts everyone on the road and the insurance companies representing them.

Thank you for allowing me to appear before you today in opposition to HB 2067. I would be happy to stand for questions at the appropriate time.