

MINUTES OF THE HOUSE COMMITTEE ON INSURANCE.

The meeting was called to order by Chairperson Rep. Robert Tomlinson at 3:30 p.m. on March 15, 2001 in Room 527-S of the Capitol.

All members were present except: Representative Carlos Mayans

Committee staff present: Dr. Bill Wolff, Kansas Legislative Research
Mr. Ken Wilke, Kansas Legislative Revisor
Mary Best, Committee Secretary

Conferees appearing before the committee: Ms. Sheila Walker, Kansas Department of Revenue
Ms. Patrick Broz, Sedgwick County Department of Motor Vehicles
Mr. Tom Roskop, Johnson County Department of Motor Vehicles
Mr. Charles Henry, Unified Government of Wyandotte County/Kansas City, Kansas
Ms. Eileen King, County Treasurer's Association

Others attending: See Attached Guest List

Ms. Sheila Walker, Kansas Department of Revenue, was recognized by the Chairman to present Proponent Testimony to the committee. A copy of the testimony is (Attachment #1) attached hereto and incorporated into the Minutes by reference. The bill being addressed today is **SB 83** - Proof of insurance; verified on-line or electronically. She explained that the purpose of the bill is to give permission to the state to explore the possibilities of on-line registration renewal. The bill would essentially allow people to renew their care tags from their homes, twenty-four hours a day seven days a week. As each person renewing their tags must show proof of insurance, this will be a great help for those who get to the office and have forgotten their insurance policy cards with them. They feel this will promote better customer service, free up clerks to help those who need to be helped face to face. She stated that if even 5 percent of the people use the on-line process the first year and fifteen percent the second, the total cost avoidance will be approximately \$300,000. She continued on to explain that clerks would not have to open and enter renewal information from hundreds of applications as the information would already be in the computer. They feel this is the next step forward into the future. There were no questions.

Mr. Patrick Broz, Sedgwick County Motor Vehicle Department, gave Proponent Testimony. A copy of the testimony is (Attachment #2) attached hereto and incorporated into the Minutes by reference. Mr. Broz supported the testimony given by Ms. Walker. Mr. Broz also attached copies of e-mail letters to his office supporting this type of process to renew their tags. Also included were comment card feedback. Questions were asked by Representatives Edmonds, Ostmeyer, with Chairman Tomlinson giving a brief explanation followed by a response by Sheila Walker. Ms. Walker responded to most of the questions asked by the committee.

Mr. Tom Roskop, Johnson County Department of Motor Vehicles, also gave Proponent Testimony. A copy of his testimony is (Attachment #3) attached hereto and incorporated into the Minutes by reference. Mr. Roskop was in support of the prior testimony and did not want to re-iterate what had formerly been said. He feels this bill falls in line with e-government. Representative Boston asked that electronic or on-line mail be more defined. There was a committee discussion on the matter. He also feels this will be less paper for everyone especially the agents, as well as acting as an aid to law enforcement officials when they do a vehicle stop and check the information on the party. So it could also help in reducing uninsured motorist. Questions were asked by Representatives Huff and Vickery.

Mr. Charles (Chuck) Henry, Unified Government of Wyandotte County/Kansas City, Kansas, gave Proponent Testimony on the bill. A copy of the testimony is (Attachment #4) attached hereto and incorporated into the Minutes by reference. Mr. Henry supported all of the previous testimony. He feels that this process will make things easier for approximately ninety percent of the public when time comes to renew.

Ms. Eileen King was the last conferee to appear before the committee on this bill today. She gave Proponent Testimony. She was here representing Kansas County Treasurer's Association. A copy of her testimony is (Attachment #5) attached hereto and incorporated into the Minutes by reference. She stated that they supported the bill in its' original form. It caused a little more work but they made the necessary changes. They have looked at the process from other states and do support the concept of on-line renewal. She stated that they feel that by putting the bill back in its original form it would allow them to pursue various options and find the one best suited for Kansas. They feel that if Kansas is to move forward then it is imperative to support **SB 83**. With this she stood for questions. There were none.

Mr. Mike Ballinger, Ellis County Treasurer, submitted supportive testimony only. A copy of the testimony is (Attachment #6) attached hereto and incorporated into the Minutes by reference. This closed the public hearing on the bill.

The committee was next notified they would, at this time work bills. The first bill up was **SB 29** - HealthWave waiting period. The pleasure of the committee was made by Representative Edmonds with the motion to move the bill out by placing it on consent calendar. The motion was seconded by Representative Vickery. The motion passes.

Next up was **Sub. 123** - Model insurance producer licensing act. The motion was made by Representative Dreher to mark the bill favorable for passage. The motion was seconded by Representative Ostmeyer. There was a sub motion offered to adopt the balloon with technical amendments made by Representative Sharp and seconded by Representative Hummerickhouse. The sub motion passed and committee was back on the bill. Representative moved to pass the bill out favorably as amended, Representative Ostmeyer seconded the motion and the motion passed.

The next bill before the committee was **SB 83** - Proof of insurance, verified on-line or electronically. The motion was made amend the bill to reinstate Sub Section (d) back into the bill. The motion was made by Representative Huff and seconded by Representative Kirk. Motion passed. The next motion offered by Representative Boston and seconded by Representative Hummerickhouse was to again amend the bill inserting into the bill allowing examination of facsimile documents to be used for registration renewal. This would eliminate the word "mail." Motion passes. The final motion on the bill was made by Representative Kirk to move the bill out as amended marked favorable for passage and was seconded by Representative McCreary. Discussion on the bill was with Representative Edmonds regarding the fiscal note. The Representative objected to the bill on the fiscal note alone but supported the concept of the bill. A vote was taken and the motion passed. Representative Edmonds goes on record voting no.

The meeting was adjourned and the time was 4:25 p.m.

The next meeting is on call of the Chairman.

HOUSE INSURANCE COMMITTEE GUEST LIST

DATE: March 15, 2001

5B P3

NAME	REPRESENTING
LeRoy Brungardt	KS Ins Dept
Jim Newman	KS Ins Dept
Eden King	Riley Co. Treas. KCTA
Mary Wick	Waskell Co. Treas.
Jeanne Bateman	Marion County Treas
Chuck Henry	Wyandotte Co. / KCK Treas
Dona McInnis	Osborne Co. Treasurer
Brenda Becker	McPherson Co. Treasurer
Shelia Walker	KDOR - DMV
Jeremy Anderson	KS Ins Dept
Linda DeCoursey	KS Ins Dept
Jalynn Lopp	Kansas Insurance Department
Judy Meler	KAC
Jennifer Crow	Federico Consulting
Patrick Braz	SEDA WIK CO. TREAS. OFFICE
LARRY MAGRE	KAIA
Anne Spiess	KAIFA
Lee Wright	Farmers Ins.
Carrie Dorman	NAII

Sheila J. Walker, Director
Division of Vehicles
915 SW Harrison St.
Topeka, KS 66626-0001



Division of Vehicles

TESTIMONY

(785) 296-3601
FAX (785) 291-3755
Hearing Impaired TTY (785) 296-3909
Internet Address: www.ink.org/public/kdor

TO: Representative Bob Tomlinson, Chairman
House Insurance Committee Members

FROM: Sheila J. Walker, Director of Vehicles *Sheila J. Walker*

DATE: March 15, 2001

SUBJECT: Senate Bill 83

Chairman Tomlinson and members of the House Insurance Committee, thank you for the opportunity to provide testimony today in support of Senate Bill 83.

When I was appointed Director of Vehicles nearly two years ago, I came across a study commissioned by Dell Computer. Dell surveyed 1,000 people, and 99 percent of them said that, among other things, they want to use the Internet to renew their license plates.

Senate Bill 83 gives us permission to explore the possibilities of on-line registration renewal.

As originally introduced, our bill gave us authorization to verify proof of insurance electronically or on-line. The Senate Transportation Committee amended the bill to repeal the section of the law requiring visual verification of insurance. The result of this amendment would be for vehicle owners to return to "certifying" that they have insurance on the vehicles they are registering. The Senate Committee of the Whole then amended the bill to make the change effective upon publication in the Kansas Register.

The question – whether Kansas vehicle owners should have to physically verify their insurance or simply certify their insurance – is a policy decision for the Legislature to make. However, the Division of Vehicles can administer on-line registration renewals either way. We simply want to be able to offer the on-line service. Current law precludes us from doing that. Whether registering your vehicle at the county treasurer's counter or renewing by mail, the law currently reads: Proof of insurance shall be verified by examination of the insurance card issued by an insurance company. We are asking you to change the law so we can effectively pursue better customer service.

The Department of Revenue has a separate, half-million dollar budget request making its way through the approval process to build an on-line registration system. Once approved, we will issue a request for information or a request for proposal. It is through this process we expect to answer the hard question: How will on-line insurance certification or verification work exactly?

There are many options.

*House Comm on Ins
MARCH 15, 2001
ATTACHMENT #1*

March 15, 2001

We have researched several states, including Colorado, Arizona, and Virginia, as well as Illinois – considered to be the “best practice” among states. In addition, at least three vendors visited our offices to tell us they can offer on-line insurance certification or verification and renewal. When the time comes, we will work with the county treasurers, our technology staff, the insurance industry and the insurance commissioner’s office to determine the best solution for Kansas.

The benefits of an on-line registration renewal system are numerous for all stakeholders.

Better Customer Service

Kansas citizens would be able to renew their registrations at home 24 hours a day, seven days a week. They will save in wait time, travel time, and mileage. If five percent of customers use on-line renewal the first year, and 15 percent use it the second year, their total cost avoidance is conservatively estimated at more than \$300,000.

The Treasurers Benefit As Well

The treasurers’ savings is tied directly to county processing time. The treasurers’ staff won't have to open mail and enter the information off the renewal – it will be done for them.

Benefits to the Insurance Companies

Unfortunately, many customers forget their proof of insurance at the time of renewal. As a result, insurance agents across the state are faxing proof of insurance every day to their clients who are waiting in line at the county treasurer’s office. Agents will no longer have to fax proof of insurance once on-line certification or verification is available at each treasurer’s office.

To get the insurance industry’s support, this bill does not force the industry to participate or force them to pay for it. We also share their interest in protecting the privacy of the state’s residents.

Passage of Senate Bill 83 is the first step in the eventual implementation of a statewide on-line registration renewal system. We would sincerely appreciate your favorable consideration of this bill. Without it, we cannot go down the road of on-line registration renewal, a service our customers want and deserve.

1-2



**SEDGWICK COUNTY TREASURER
MOTOR VEHICLE TAG OFFICE**

**Jan Kennedy, CPA
County Treasurer**

**Patrick Broz
Tag Office Manager**

Main Office: 200 W Murdock, Wichita, KS 67203
Mailing Address: PO Box 2909, Wichita, KS 67201-2909
Phone: 316-383-7538 *Fax:* 316-262-4761
E-Mail: pbroz@sedgwick.gov

Thursday, March 15, 2001

Kansas House Insurance Committee
Honorable Robert Tomlinson, Chair
Testimony Concerning Senate Bill 83

INTRODUCTION

The purpose of Senate Bill 83 is to provide to the citizens of Kansas the ability to renew their vehicle tags from the comfort of their home. If passed, SB 83 will expand the hours of operations for the motor vehicle licensing offices throughout the state to 24 hours a day, 7 days a week. In the state's higher population centers, such as Sedgwick County, e-business is not a way of the future it is the present. The only reason why legislation is even before this committee and the state legislature this session is the requirement that employees of the motor vehicle licensing offices physically inspect the proof of insurance of each vehicle at the time of registration.

WHY INTERNET NOW?

The citizens of Sedgwick County are asking for this service in large numbers. In last year's election cycle, the number one question asked of the candidates for county treasurer was "When will I be able to renew my car tag by the Internet?" Treasurer Jan Kennedy was asked that question at almost every stop along the campaign trail. It's tough to tell a person that you want to vote for you that you can't click your fingers and make it happen just because it's a good idea. The second most asked question was "What did you do to us with this new insurance law?"

The large counties in Kansas, specifically Sedgwick and Johnson, have experienced negative press coverage for long lines. One way to alleviate the lines is to prevent them by permitting citizens of this state to renew their car tags from outside the office. SB 83 works towards that goal. The added benefit is that the citizen is empowered to renew their tag when it is convenient for them, not for us. This function will further invalidate

*House Comm on Ins.
MARCH 15, 2001
ATTACHMENT # 2*

the excuse of "I can't get off work to come down and renew my tag" and "I don't have the money to renew right now."

Since last October, the four tag office locations in Sedgwick County have conducted a survey on our comment cards to see what interest existed for adding this registration option. The totals have been fairly consistent throughout the timeframe of our informal study. Right at 50% of Sedgwick County respondents write that they would use the Internet to renew their tag. The majority of our residents who would utilize this service would create a better tagging experience for those who cannot or will not use the Internet. If one of the roles of government is to respond to the needs of its citizens, then SB 83 should be passed by this session of the legislature. I have included some of the comment card feedback for you to look through in Appendix A. Since this bill's introduction, we have added a page on our website to ask citizens for feedback on whether or not they want to renew over the Internet. To date, we have received no negative comments. I have included in Appendix B a few of the e-mails I received from our constituents on why they want to renew on-line.

On average, we process between 300-500 renewals through the mail everyday. If we could increase the number of citizens who do not have to come in contact with our office by using the Internet to register, those requiring the personal touch, such as with a newly purchased vehicle would be processed faster because of the decreased traffic flow. In general, faster service is better service, and speaking from my experiences the quicker we are able to move the citizens in and out of our offices, the better we serve them.

PHYSICAL PROOF OF INSURANCE: IS IT WORKING?

My testimony should not be misconstrued to read that I am anti-insurance enforcement. To the contrary, the Sedgwick County Treasurer's Office is committed to having every citizen with a SG county designation on their tag to have the minimum liability insurance limits on that vehicle. We knew that was not the case prior to the stricter enforcement and we know that it is not the case today. I have included as Appendix C a few examples of some shady insurance cards. These are just a small sampling of the many ways that we have discovered over the past year of how some of our less than upstanding citizens have tried to avoid the stricter law. I think that electronic verification of insurance is a better way to enforce the law. It will prevent occurrences such as the examples included; it will be done in real time, and is more convenient to the citizen. It is also less costly to county governments. In our mailroom operation, one employee spends most of the day on the phone with agents trying to clear up questionable proofs of insurance. We do this to avoid spending the money and inconvenience of returning the registration applications to the citizen. The labor charges alone of enforcing the law from mail-in renewals alone is \$400.00 a week or \$20,000.00 a year. We use at least 300 sheets of paper a month for faxes received from agents. Include in that the cost of the cartridge and the value of time, the stricter enforcement of the law is costly. If there's been no increased benefit in lower uninsured rates, then it is merely government burdening those who obey the law. The better way is through electronic means where no paper is necessary, the citizens understand the process, and fraud will be much more difficult.

CONCLUSIONS

Senate Bill 83 would bring motor vehicle transactions into the information age. If passed, it will decrease wait times at the motor vehicle offices throughout the state by speeding up the transaction time and by keeping some citizens out of the office completely. Electronic vehicle registrations have been around for a couple of years now in other states. The ability to register on the Internet is no longer leading edge in government e-business throughout the United States. Kansas residents deserve to have services delivered to them in the most economic, convenient, and efficient manner available. It is the responsible thing to do. It's the right thing to do this session. As you deliberate on the merits of Senate Bill 83 please remember that the goal of this legislation is to allow for Internet renewals. I ask you to deliberate with that goal in mind. This is not an insurance bill per se; it is an e-commerce bill.

Lastly, Sedgwick County is aggressively pursuing for this option to renew tags because we believe it is the right thing to do. All we want is for you to give us the tool to do our better for the citizens we serve.

APPENDIX A: COMMENT CARD FEEDBACK

The following pages are a sampling of the responses we have received on our comment cards in the motor vehicle offices.



Jan Kennedy, CPA
COUNTY TREASURER

CUSTOMER SERVICE COMMENT CARD

Please tell us how we did.

1. Were you provided with the necessary information to complete your transaction in one visit?
 Yes No
2. Were the employees with whom you worked courteous and helpful? Yes No
3. Please rate the overall customer service you received from our employees.
 Excellent Good Fair Poor
4. Are you aware you can renew your tag by mail? Yes No
5. If available, would you renew your tag on the Internet? Yes No
6. What can we do to provide better customer service?

INTERNET RENEWAL !!

I can do my taxes, let me do my tags!

Please visit us at our website: www.sedgwickcounty.org/tag-office
e-mail me at jkennedy@sedgwick.gov

THANK YOU!!!!

PS-1695 (TAG OFFICE)



Jan Kennedy, CPA
COUNTY TREASURER

CUSTOMER SERVICE COMMENT CARD

Please tell us how we did.

1. Were you provided with the necessary information to complete your transaction in one visit?
 Yes No
2. Were the employees with whom you worked courteous and helpful? Yes No
3. Please rate the overall customer service you received from our employees.
 Excellent Good Fair Poor **VERY LONG WAIT**
4. Are you aware you can renew your tag by mail? Yes No
5. If available, would you renew your tag on the Internet? Yes No
6. What can we do to provide better customer service?

INTERNET RENEWAL WOULD BE FABULOUS!

Please visit us at our website: www.sedgwickcounty.org/tag-office
e-mail me at jkennedy@sedgwick.gov

THANK YOU!!!!

PS-1695 (TAG OFFICE)

9-5



Jan Kennedy, CPA
COUNTY TREASURER

CUSTOMER SERVICE COMMENT CARD

Please tell us how we did.

1. Were you provided with the necessary information to complete your transaction in one visit?
 Yes No
2. Were the employees with whom you worked courteous and helpful? Yes No
3. Please rate the overall customer service you received from our employees.
 Excellent Good Fair Poor
4. Are you aware you can renew your tag by mail? Yes No
5. If available, would you renew your tag on the Internet? Yes No
6. What can we do to provide better customer service?

Internet would be great!

Please visit us at our website: www.sedgwickcounty.org/tag-office
e-mail me at jkennedy@sedgwick.gov

THANK YOU!!!!!!

PS-1695 (TAG OFFICE)



Jan Kennedy, CPA
COUNTY TREASURER

CUSTOMER SERVICE COMMENT CARD

Please tell us how we did.

1. Were you provided with the necessary information to complete your transaction in one visit?
 Yes No
2. Were our employees courteous and helpful? Yes No
3. Please rate the overall customer service you received from our employees.
 Excellent Good Fair Poor
4. If available, would you pay your taxes by credit card? Yes No
5. If available, would you pay your taxes on the Internet? Yes No DEFINITELY
6. What can we do to provide better customer service?

MRS. JAN KENNEDY HELPED ME IN PERSON, I CAN ONLY SUGGEST EITHER TO PROVIDE A SERVICE TO PAY VIA CREDITCARD OR INTERNET, BUT YOU BEAT ME TO THE IDEA.

Please visit us at our website: www.sedgwickcounty.org/tax-office
e-mail me at jkennedy@sedgwick.gov

LINDA CARLIA

THANK YOU!!!!!!

PS-1696 (TREASURER OFFICE)



Jan Kennedy, CPA
COUNTY TREASURER

CUSTOMER SERVICE COMMENT CARD

Please tell us how we did.

1. Were you provided with the necessary information to complete your transaction in one visit?
 Yes No
2. Were the employees with whom you worked courteous and helpful? Yes No
3. Please rate the overall customer service you received from our employees.
 Excellent Good Fair Poor
4. Are you aware you can renew your tag by mail? Yes No
5. If available, would you renew your tag on the Internet? Yes No
6. What can we do to provide better customer service?

I would definately prefer the internet
do buy my tags, and many other people
would prefer that too!

Please visit us at our website: www.sedgwickcounty.org/tag-office
e-mail me at jkennedy@sedgwick.gov

THANK YOU!!!!!!

PS-1695 (TAG OFFICE)

APPENDIX B: E-MAIL RESPONSES

The following pages are e-mails received by the Sedgwick County Treasurer's Office by citizens who support the passage of Senate Bill 83.



Anita Phillips <akp@swbell.net> on 03/06/2001 02:14:38 PM

To: SG PatrickB/WAN@WAN
cc:

Subject: renew tags via email

i think it would be terrific if residents could renew their tags via the internet--
i can make airline reservations and hotel reservations--why not renewal of tags
I think it is a great idea

Anita Phillips
Wichita KS



- att1.htm



Barb <barb615@swbell.net> on 02/27/2001 09:12:19 AM

Please respond to barb615@swbell.net

To: SG PatrickB/WAN@WAN

cc:

Subject: Renew Tags On-line

I believe that having the option of re-newing tags on-line is an excellent idea. Please support this bill.

Barbara Russell
736 W. Maywood
Wichita, KS 67217



"Rex & Cathy" <bentonr@prodigy.net> on 02/25/2001 12:41:07 PM

To: SG PatrickBWAN@WAN
cc:

Subject: pay on line

To whom it may concern

I feel it would be a great time saver for we taxpayers who work 40 plus hours a week to pay our personal property taxes on line. I appreciate the sub stations but it is still difficult for me to get there during the hours they are open.

Paying on line seems the best solution for everyone.

Rex Benton 2019 S. Stony Point Lane
Wichita KS 67209



- att1.htm

"Kimberly Loibl" <kloibl@earthlink.net> on 02/21/2001 04:53:44 PM



Please respond to "Kimberly Loibl" <kloibl@earthlink.net>

To: SG PatrickB/WAN@WAN

cc:

Subject: renew tags on-line

I think it would be great if we could renew our tags on-line! It seems like it would help everyone out, especially the people who have to wait in line for hours at the end of the month! It would just be very convenient. I was going to mail my registration in, but with just 8 days before the end of February, I was not sure if that would be enough time to get the renewal sticker back before the end of the month and I could not find any information about how long it takes doing it by mail. Also, since the sub-stations close at 4:30, that is pretty inconvenient for many people. Thank you for listening,

sincerely,

Kim Loibl



- att1.htm

Appendix C: Shady Insurance Coverages

The following pages are samples taken mostly from a two-week period in April 2000 of how some citizens are avoiding having liability insurance on their vehicle throughout the registration period.

STATE: KS
COMPANY NUMBER: 6606041
POLICY NUMBER: 6606041
YEAR: 73
MAKE/MODEL: Ford F150
AGENCY/COMPANY ISSUING CARD

EFFECTIVE DATE: 3-1-00
EXPIRATION DATE: 3-10-00
VEHICLE IDENTIFICATION NUMBER: S00425

AUTO INSURANCE MART, INC.
564 S. OLIVER
WICHITA, KANSAS 67215
(316) 682-4477

INSURED

Jaime Perez

SEE IMPORTANT NOTICE ON REVERSE SIDE

6606041

LANGE

VEHICLE # 1 MAKE / MODEL Olds Cutlass
VEHICLE # _____ MAKE / MODEL _____

ADD VEHICLE:

VEHICLE # 1 YEAR / MAKE / MODEL 73 Ford F150
VIN #: F10YLS00425
VEHICLE # _____ YEAR / MAKE / MODEL _____
VIN #: _____

COVERAGES:

VEHICLE # 1
 LIABILITY (LIMITS 25, 50, 10) P.I.P. INCLUDED
 U.M. / U.I.M. (LIMITS 25, 50)
____ COMP / COLLISION (DEDUCTIBLES _____ / _____)
____ MEDICAL PAYMENTS (PER PERSON _____)
____ ITEMIZED ADDED SPECIAL EQUIPMENT COVERAGE (AMOUNT \$ _____)

VEHICLE # _____
____ LIABILITY (LIMITS _____ / _____ / _____) P.I.P. INCLUDED
____ U.M. / U.I.M. (LIMITS _____ / _____)
____ COMP / COLLISION (DEDUCTIBLES \$ _____ / \$ _____)
____ MEDICAL PAYMENTS (PER PERSON \$ _____)
____ ITEMIZED ADDED SPECIAL EQUIPMENT COVERAGE (AMOUNT \$ _____)

Jaime Perez Avolos (SEE REVERSE SIDE)

3/1/00

11:15 AM

2-14

Auto Ins. Mart, Inc.
501 S. G. St.
Wichita, KS 67202

DATE 2/21/2000 No. 1153402

RECEIVED FROM Smith \$ 8.00

NAU 0029041 DOLLARS

FOR RENT
 FOR

ACCOUNT		<input checked="" type="radio"/> CASH	FROM _____ TO _____
PAYMENT	<u>8</u>	<input type="radio"/> CHECK	
BAL. DUE		<input type="radio"/> MONEY ORDER	BY <u>SS</u>

1182

DELETE VEHICLE:

____ VEHICLE # _____ MAKE / MODEL _____

____ VEHICLE # _____ MAKE / MODEL _____

ADD VEHICLE:

VEHICLE # _____

INSURANCE IDENTIFICATION CARD

(STATE) Kansas

COMPANY NUMBER 011015

POLICY NUMBER NAU0029041

YEAR 1985 MAKE/MODEL Pontiac 6000

AGENCY/COMPANY ISSUING CARD _____

COMPANY NAU Country Ins.

EFFECTIVE DATE 2/21/2000

EXPIRATION DATE 2/26/2000

VEHICLE IDENTIFICATION NUMBER 280115

INSURED Deanna Smith

SEE IMPORTANT NOTICE ON REVERSE SIDE

- ____ LIABILITY (LIMITS _____ / _____ / _____) P.I.P. INCLUDED
- ____ U.M. / U.I.M. (LIMITS _____ / _____)
- ____ COMP / COLLISION (DEDUCTIBLES \$ _____ / \$ _____)
- ____ MEDICAL PAYMENTS (PER PERSON \$ _____)
- ____ ITEMIZED ADDED SPECIAL EQUIPMENT COVERAGE (AMOUNT \$ _____)

(SEE REVERSE SIDE)

2/24/2000 10:30AM

only per issuers rec

Please add 2nd vehicle 1985 Pontiac - limit 1111

Deanna M. Smith

2-15

INSURANCE IDENTIFICATION CARD

C.
IT / 125 S. WEST

STATE: KS

COMP. NUMBER: 15-325 COMPANY: Guide One

POLICY NUMBER: Under EFFECTIVE DATE: 4/14/00 EXPIRATION DATE: 4/24/00

YEAR: 88 MAKE/MODEL: Pontiac VEHICLE IDENTIFICATION NUMBER: 92S6150

AGENCY/COMPANY/ISSUING CARD

INSURANCE CO. INC.
564 S. OLIVER
WICHITA, KANSAS 67214
(316) 682-4477

AN 2017688-03

INSURED:
Neil Sylie

CHANGE

____ VEHICLE # ____ MAKE / MODEL _____
____ VEHICLE # ____ MAKE / MODEL _____

ADD VEHICLE:

VEHICLE # 2 YEAR / MAKE / MODEL 88 Pontiac 5000

VIN #: 2G2AF51R2J9256150

____ VEHICLE # ____ YEAR / MAKE / MODEL _____
VIN #: _____

COVERAGES:

VEHICLE # 2
 LIABILITY (LIMITS 25, 50, 10) P.I.P. INCLUDED

U.M. / U.I.M. (LIMITS 25, 50)

____ COMP / COLLISION (DEDUCTIBLES _____ / _____)

____ MEDICAL PAYMENTS (PER PERSON _____)

____ ITEMIZED ADDED SPECIAL EQUIPMENT COVERAGE (AMOUNT \$ _____)

VEHICLE # _____
____ LIABILITY (LIMITS _____ / _____ / _____) P.I.P. INCLUDED

____ U.M. / U.I.M. (LIMITS _____ / _____)

____ COMP / COLLISION (DEDUCTIBLES \$ _____ / \$ _____)

____ MEDICAL PAYMENTS (PER PERSON \$ _____)

____ ITEMIZED ADDED SPECIAL EQUIPMENT COVERAGE (AMOUNT \$ _____)

(SEE REVERSE SIDE) 4/14/00 1:25pm

2-16

Personal Insurance Review
AFMIC Family Auto

Crabtree, Jay B & Lori A

Jim Coffey Ins. Agency
421 N. Baltimore
Derby, KS 67037

Policy Information

Policy Number: 1514-6706-01-77-KS
Policy Effective: 04/06/2000 to 04/06/2000

JAMES D. COFFEY 229-6533
421 N. Baltimore, K15 Hwy.
Derby, KS 67037-1605
Tele. (316) 788-6777

Vehicle Information

1994 PLYM GVS 1P4GH44R8RX197135

Symbol: 14
Demerit Points: 0
Rate Class: C11
Territory: 64

Gross Vehicle Weight: 0
Camper/Trailer Cost:
Usage: Work/School > 7500 Miles
Location of Risk: Derby, KS 67037

10-6-00

Basic Coverages

Description	Limit	Deductible	Premium
Bodily Injury Liability Per Person	100,000		\$105.70
Bodily Injury Liability Per Occurrence	300,000		Included
Property Damage Liability Per Occurrence	100,000		Included
Personal Injury Protection - Option B			\$17.90
Comprehensive		250	\$74.40
Collision		250	\$94.00
Uninsured Motorist Per Person	100,000		\$7.60
Uninsured Motorist Per Occurrence	300,000		Included
Underinsured Motorist Per Person	100,000		\$2.60
Underinsured Motorist Per Occurrence	300,000		Included
Emergency Road Service			\$2.00

Discounts / Surcharges

Description	Premium
Multiple Vehicle Discount	
Air Bag Discount	

Status: Active

Inception Date: 04/20/1988

Last Modified Date: 03/07/2000

Billing status: First Notice

Billing: Cust Bill 000-309-421-42

Current Premium: \$304.20

Renewal Premium: \$319.10

Prepared: 04/18/2000 4:31 pm

2-17

INSURANCE IDENTIFICATION CARD

OP ID KS

STATE KS

COMPANY NUMBER

COMPANY

Concannon & Associates

THIS CARD MUST BE KEPT IN THE INSURED
VEHICLE AND PRESENTED UPON DEMAND

POLICY NUMBER

EFFECTIVE DATE

EXPIRATION DATE

TR00373132

04/21/00

05/03/00

YEAR

MAKE/MODEL

VEHICLE IDENTIFICATION NUMBER

1977 CHEVY

PU

CCL447S146717

IN CASE OF ACCIDENT: Report all accidents
to your Agent/Company as soon as possible.
Obtain the following information:

AGENCY/COMPANY ISSUING CARD

M & M Insurance Associates

Kelli Smith

316-264-9317

1. Name and address of each driver,
passenger and witness.

2. Name of Insurance Company and policy
number for each vehicle involved.

INSURED

Chester Ridge

[REDACTED]

COVERAGE MEETS MINIMUM LIABILITY INSURANCE PRESCRIBED BY LAW

50 (1/83)

2-18

2-18

INSURANCE IDENTIFICATION CARD

STATE **KS**

COMPANY NUMBER
1400125

COMPANY
Dunham

POLICY NUMBER
Binder

EFFECTIVE DATE
4/21/00

EXPIRATION DATE
4/23/00

YEAR
88

MAKE/MODEL
Ford T-Bird

VEHICLE IDENTIFICATION NUMBER
204301

AGENCY/COMPANY ISSUING CARD

THE MART, INC

315 OLIVER

WICHITA, KANSAS 67218

316 682-4477

INSURED

Robert Bell

SEE IMPORTANT NOTICE ON REVERSE SIDE

4/21/00 **KS** **14**
MM-DD-YY STATE POLICY

NOT TOO LATE!

PRICE

40393858 ON YOUR CHECK.

NOTICE: ~~04-10-00~~
MINIMUM DUE:
REQUESTED **20.00**
PRIOR TO CANCEL DATE

0
INGTON

KS 67204

0000000004

Handwritten: 219

Handwritten: 676

INSURANCE IDENTIFICATION CARD

(STATE) Kansas

COMPANY NUMBER
KS1400125

COMPANY
Dairyland Ins. Co

POLICY NUMBER
Baxton

EFFECTIVE DATE
5/1/00

EXPIRATION DATE
5/11/00

YEAR MAKE/MODEL
1980 Buick/Century

VEHICLE IDENTIFICATION NUMBER
188285

AGENCY COMPANY ISSUING CARD

AUTO INSURANCE MART, INC.

564 S. OLIVER

WICHITA, KANSAS 67218

(316) 682-4477

INSURED

Helean S. Gibson

~~1000 S. ...~~
~~Wichita, Kansas~~

SEE IMPORTANT NOTICE ON REVERSE SIDE

KS
(STATE)

INSURANCE IDENTIFICATION CARD

COMPANY NUMBER COMPANY

Farm & City

POLICY NUMBER

Binder

ISSUE DATE

5/00

EXPIRATION DATE

5-20-00

YEAR MAKE/MODEL

81 Ford PK

VEHICLE IDENTIFICATION NUMBER

1F10F10E5BPB04751

AGENCY AUTO INSURANCE AGCY. INC.

125 S. WEST ST. #111
WICHITA, KS 67213
(316) 945-6860

INSURED

Amy & Gregorio Lopez

THIS CARD WILL BE SUPERCEDED
BY THE TERMS AND CONDITIONS
OF ACTUAL POLICY WHEN ISSUED

SEE IMPORTANT NOTICE ON REVERSE SIDE

lp
25p

PB04751

AUTO INSURANCE AGCY. INC.
125 S. WEST ST. # 111
WICHITA, KS 67213
(316) 945-6860

21

AGENCY NAME AND CODE

[Signature]

Medical (Basic) \$			
Collision \$			
Comprehensive \$			
Drive Other Car (Broad Form)			
Additional Equipment			
Rate State			
Territory			

OFFICE USE

DECLARATIONS CONTINUED
ON REVERSE SIDE

INSURANCE IDENTIFICATION CARD

(STATE) **KS**

COMPANY NUMBER

000943

COMPANY

Traders

EFFECTIVE DATE

4/27/00

EXPIRATION DATE

5/3/00

POLICY NUMBER

Binder

VEHICLE IDENTIFICATION NUMBER

DC0688

YEAR

79

MAKE/MODEL

Ford Bronco

AGENCY/COMPANY ISSUING CARD

AUTO INSURANCE MART, INC.

564 S. OLIVER

WICHITA, KANSAS 67218

(316) 682-4477

INSURED

Brett Cunningham

SEE IMPORTANT NOTICE ON REVERSE SIDE

BRETT J. CUNNINGHAM 07/99

40-2/1011
40107388

1152

DATE

4/27/2000

PAY TO THE ORDER OF

Traders Insurance

\$ 47.00

Forty seven dollars and ^{NO} Ten cents

DOLLARS

INTRUST Bank

INTRUST Bank, NA
Wichita, KS 67201-5001

694

MEMO

Track Fee to May 27

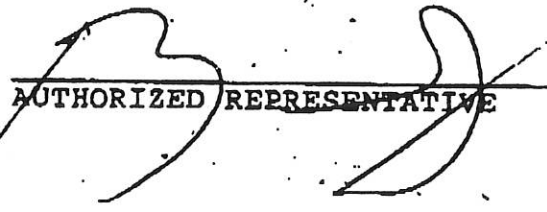
Brett Cunningham

⑆ 101100029⑆ 1152

AUTO ACCEPTANCE INSURANCE AGENCY
1644 S OLIVER
WICHITA, KS 67218

VERIFICATION OF AUTO LIABILITY INSURANCE

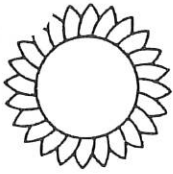
THIS FORM IS TO VERIFY THAT BILLYE STEVENS
HAD CONTINUOUS AUTO LIABILITY COVERAGE WITH GATEWAY INS
INSURANCE COMPANY. THIS COVERAGE BEGAN ON 5/2/00 AND
ENDS ON 5/14/00. THE POLICY NUMBER IS 517876
THE VEHICLE COVERED ON THIS POLICY IS 92 MERCURY TOPAZ
WITH A VEHICLE ID NUMBER OF 1mepm3353jk538992



AUTHORIZED REPRESENTATIVE

5/2/00

DATE



To: The Honorable Robert Tomlinson, Chairman
Members, House Insurance Committee

From: Thomas Roskop, Johnson County Motor Vehicle Bureau Manager (Interim)

Date: 15 March, 2001

Subject: **Support of SB 83 – On-line Proof of Insurance**

Every year, Johnson County gains another 10,000 residents. Last year, Johnson County processes nearly 500,000 vehicle registrations/renewals a year. That averages about 2000 vehicles a business day, or over 41,000 per month. There are, of course, fluctuations in the number of daily and monthly transactions. Anecdotal information from last year indicated wait times of 3 plus hours at the height of our busy season. Some of this could logically be attributed to the revised insurance requirements, and lack of valid information available from our customers.

Johnson County Motor Vehicle department, in an effort to provide expediency for our customers, has installed a receiving FAX machine for insurance validation. Prior to this, customers were required to leave and return with insurance paperwork before they could continue with their application process. Clerks were also required to remove the information they had entered into the computer up to that time, and then re-enter all of the information when the customer returned. If customers mail in their applications, and have errors in their application due to insurance, we must ask for additional information before we can complete the processing. There are obvious delays in this process. This is our current environment.

*House Comm on Ins.
MARCH 15, 2001
ATTACHMENT #3*

One of the strategic goals of Johnson County is to move toward e-government. The Motor Vehicle department, as a member of the County family, also supports this move toward providing round the clock availability for county services. This is a small voluntary step toward using technology to expedite the retrieval of valid insurance information for our customers. This will reduce second or third time returns for some Kansas residents, reduce frustration for our customers and staff, and reduce the average amount of time needed to process applications.

The ability to verify insurance on-line through whatever system the state develops will be incorporated into our process in an intelligent and logical manner. This will result in better service to our clients and your constituents. There is also the benefit of efficiency that can translate into lower taxes.

Kansas is not the first state to move toward on-line verification of insurance. Other states have already incorporated this idea, and have found that it is a win-win-win situation for state and local government, insurance companies and our constituents.

**UNIFIED GOVERNMENT OF
WYANDOTTE COUNTY/KANSAS CITY, KANSAS**

**Charles A Henry
Director of Revenue/Treasury**

710 North 7th Street
Kansas City, Kansas 66101

Phone: (913) 573-2823
Facsimile: (913) 573-2890

**TESTIMONY – SENATE BILL 83
INSURANCE PROOF ELECTRONICALLY**

To: House Insurance Committee
Representative Robert Tomlinson, Chairman

Dear Representative Tomlinson and Committee Members:

This testimony represents the support from the Unified Government of Wyandotte County/Kansas City, Kansas in favor of Senate Bill 83. We support the bill either as it was originally proposed or in its current form. In either case, we will continue to encourage the development by the Kansas Department of Revenue of a database which would be automatically updated with insurance information on each vehicle registered in Kansas.

The passage of Senate Bill 83 will benefit our citizens in numerous ways.

Key among them is the opportunity to renew their Motor Vehicle License Plates on-line instead of in line. The passage of Senate Bill 83 is the first of two key actions necessary for such an improvement in customer service. This legislation, coupled with the development of an insurance data base, are the two key components to implementing the enhancement demanded by our public.

Once these two steps have been completed, the renewal of Motor Vehicle License Plates will be simplified for more than 90 percent of the public. For these taxpayers who maintain insurance, the renewal process will no longer be an intrusion. Whether they choose to renew on-line, by mail, or in person, the proof of insurance would no longer be necessary. Thus, calls to agents, delays in renewing, returning of renewal requests due to incomplete information, and follow-up telephone calls, all would be reduced by more than 90 percent. This returns the renewal of Motor Vehicle License Plates to an almost painless process.

Another major benefit is to law enforcement. Once the data base is in place, when an officer has a tag researched, it will be known immediately if the insurance on the vehicle is current. Not only does this remove most of the doubt in this area, it also will reduce the number of uninsured motorists since they no longer can feel safe being uninsured as long as they do nothing to result in being stopped by police. All uninsured motorists would know that an officer can simply call in a tag and know if the vehicle is uninsured. With that information, a vehicle can be stopped for no other reason than lack of insurance.

We strongly urge the House Insurance Committee and the full House to quickly pass Senate Bill 83.

*House Comm on Ins
MARCH 15, 2001
ATTACHMENT #4*



TREASURER'S OFFICE

R. Eileen King, CFE
County Treasurer

110 Courthouse Plaza
Manhattan, Kansas 66502-0108
Phone: 785-537-6320
Fax: 785-537-6326
E-mail: eking@co.riley.ks.us

TO: House Insurance Committee
FROM: Eileen King, Riley County Treasurer
DATE: March 15, 2001
RE: Senate Bill 83

Chairman Tomlinson and members of the committee, I am representing the Kansas County Treasurer's Association. We are in support of Senate Bill 83 in its original form. The changes made two years ago to require customers to show their proof of insurance when registering or titling a vehicle has been a start to reducing the number of uninsured motorists in Kansas. After working with this for a year, we have made the necessary changes in our offices to comply with the law. We do not want to regress.

The one aspect that was not considered was the ability to renew vehicle registrations online (over the internet). Many states are allowing internet renewals to reduce the lines in the Motor Vehicle offices. Our association has a technology committee that has been working with the Director of Vehicles on developing a system to renew tags on line. The requirement that we physically see proof of insurance has been a major stumbling block. However after looking at how other states have solved this problem, we feel that it would be possible if we were allowed to accept the proof of insurance electronically. This was the only intent of the original bill. By putting this bill back in its original form, it would allow our association and the Director of Vehicles to pursue various options to find the best one for Kansas.

*House Comm on Ins.
MARCH 15, 2001
ATTACHMENT #5*

The creation of a database would allow the insurance companies to update what vehicles are insured. Then when the vehicle record is accessed for renewal, there would be a notification if the vehicle's insurance was not current. The transaction would then be halted until the customer could provide the proof of insurance.

We feel that in order for Kansas to move forward with the online renewals, it is imperative that Senate Bill 83 be passed.

TESTIMONY

CONCERNING SB 83

MIKE BILLINGER, ELLIS COUNTY TREASURER
HOUSE INSURANCE COMMITTEE
THURSDAY, MARCH 15, 2001

Mr. Chairman and Members of the Committee.

I appreciate the opportunity to present my views on Senate Bill 83 and why its passage would greatly enhance the titling and registration service to the motorists of the State of Kansas.

My name is Mike Billinger and I am the Treasurer of Ellis County. I present this testimony to encourage you to support the original version of SB 83 as introduced for the following reasons.

- SB 83 would eliminate the need to inspect physical proof from customers that have current insurance when it could be obtained electronically through a centralized data base.
- SB 83 would eliminate bottlenecks in lines as a result of customers not bringing in the correct information.
- SB 83 would lessen the processing time when customers have multiple renewals.
- Customers expect counter clerks to contact insurance agencies to verify insurance information. This additional step causes processing delays for other customers waiting in line. One deadline day we had 7 clerks at the counter and 5 stations were waiting for insurance information from insurance agents. For the most part, SB 83 would greatly reduce this problem.
- When contacting insurance agencies on behalf of irate customers, clerks many times have to make long distance telephone calls adding costs to the transaction.

*House Comm on Ins
MARCH 15, 2001
ATTACHMENT # 6*

- We processed 27,000 transactions last year and discovered only approximately 20 customers who actually didn't have insurance. Only 5 or 6 were probably aware of the fact they didn't have insurance. The other non-issued customers had forgot to renew there insurance premiums. This creates a lot of inconvenience for many customers who have never driven a day without insurance in their entire driving life.
- Presently, the law enforcement agencies need more accurate information when they do insurance verification checks and SB 83 would make it easier to attain this information than what is provided by the existing system. An electronic data base system would expedite the process greatly.
- I share many of the other concerns expressed by County Treasurers here today as well.

All responsible citizens of the State of Kansas want to eliminate uninsured motorist from operating vehicles. We need a system in place that will help assist law enforcement agencies to do their jobs better, and at the same time not hassle the 92% of the citizens who have insurance in the process.

In summary, I would like you to seriously consider passing the original version of SB 83 and help improve the present commitment to get uninsured motorists off the roadways of the Great State of Kansas.

Thank you,

Mike Billinger
Ellis County Treasurer

C:\WINDOWS\Profiles\mlb\Desktop\New
(3)\TESTIMONY-SENATEBILL83doc.doc

Folder