

Dear Representative Sutton and esteemed members of the Kansas House Committee on Insurance:

I offer my testimony today in support of HB 2047- Providing for the Establishment of an Online Insurance Verification System for the Verification of Evidence of Motor Vehicle Liability Insurance.

While not a member of the committee, I would like to offer my gratitude to Representative Carl Turner for listening to my concerns on this issue and informing me of this important piece of legislation.

This legislation is vital to law abiding Kansans based on my own personal experience in late 2024 during an automobile accident. At the time of the accident, the other driver presented an insurance card to the Kansas Highway Patrol that appeared to be valid. With Kansas being a no-fault state I filed with my insurance company and the investigation began. During the investigation it was determined the other driver's insurance had lapsed. I then contacted the Kansas Highway Patrol via email asking if they could issue a citation to the other driver. The Kansas Highway Patrol took the time to reach out by phone and explain they could not do anything as the driver presented what appeared to be a valid insurance card, and if they were to issue a citation all the other driver would need to do is present the same card to the court and it would be dismissed, despite documentation from my insurance company stating the policy had lapsed. They explained it would be time consuming and cumbersome for them, or the court, to go through the steps of calling to verify insurance for every accident, citation, or court appearance.

This driver is now driving up insurance rates for all Kansans without any penalties. I was forced to pay my deductible, out of pocket for a rental car, and the gap once my car was totaled. Altogether, I was out \$4,000 through no fault of my own while my insurance company was out over \$35,000.

Insurance rates are one of the primary drivers of the runaway inflation we have been experiencing. Since 2020, car insurance rates have risen by over 50% across the country. In Arkansas, when they instituted instant insurance verification, their uninsured motorist rates dropped by half. With more drivers obtaining insurance this should lower premiums for all Kansans. While instant insurance verification in my situation might not have changed the outcome, there would be accountability for those not carrying insurance. HB 2047 is a win for all parties. It is supporting law enforcement by making their jobs easier in enforcing the laws, it is supporting consumers by attempting to lower insurance rates and hold bad actors accountable and supporting insurance carriers in mitigating their losses. I would ask that all committee members support this legislation.

With many thanks,

Greg Anderson
Leawood, Kansas