



**Property Casualty Insurers
Association of America**

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**Comments of Larrie Ann Brown
Before the House Insurance Committee
Support of SB 85
March 11, 2013**

Mister Chairman and members of the Committee, thank you for allowing me to appear before you today on behalf of The Property Casualty Insurers Association of America (PCI). PCI strongly supports SB 85, legislation allowing motorists to produce evidence of liability insurance in an electronic form. PCI is a national property casualty trade association comprised of over 1,000 member companies, representing the broadest cross-section of insurers of any national trade association. PCI member companies write approximately half of all auto insurance sold in Kansas.

With each passing day people are using their smartphones to do more and more things electronically. They shop, bank and pay bills from their phone. They even use them to board airplanes. Yet today in Kansas motorists are still required to carry a physical insurance identification card with them. If a law enforcement officer asks for the card and a motorist can't find it, or simply forgot to switch out an expired card with a new one, that motorist will be ticketed and will need to go to court even though that person had insurance. Even if they can't find a current identification card, though, odds are that they do have their smartphone with them. If SB 85 is enacted, motorists will never again be without proof of insurance as long as they have their smartphone with them.

Under this bill, all stakeholders benefit. Insured motorists are spared the hassle of having to go to court just to prove they had insurance, courts have less tickets to hear and insurance companies benefit because they don't have to print and mail insurance cards to those motorists who prefer to display proof on their phone.

This legislation is permissive, meaning it does not require anyone to use a particular format. If a motorist prefers carrying a paper identification card, they can still get one. Nor does this bill require insurers to offer electronic cards.

Furthermore, under SB 85 state officials viewing someone's smartphone are prohibited from viewing any other information on the phone. This means a motorist does not give up his or her privacy simply by showing someone they have insurance.

A number of states have already passed similar language, including California, with many more considering doing so this year. For all of the foregoing reasons, PCI asks the committee to support this bill. Thank you and I'll be happy to answer any questions.