



American Family Insurance
P.O. Box 1925
Jefferson City, Missouri 65102
Phone (573) 230-4596
Email: dmonaghan@amfam.com

David Monaghan, CPCU
Government Affairs Counsel

February 4, 2015

Representative Scott Schwab
Chairman, House Committee on Insurance
State Capital Building
300 SW 10th Ave. Room 151-S
Topeka, KS 66612

Re: American Family Insurance's opposition to House Bill 2067

Mr. Chairman and Members:

American Family Insurance insures approximately thirteen percent of the automobiles and homes in the state. We offer insurance products through some 200 appointed producers who reside throughout the state.

We oppose House Bill 2067. While the vast majority of our policyholders choose to purchase coverage which exceeds the current minimum liability limits, we believe House Bill 2067 will have an unintended consequence of increasing the number of uninsured drivers in Kansas. The cost of requiring higher minimum liability limits will be borne by folks who can least afford it. Young drivers, low-income drivers, and high-risk drivers may forego purchasing insurance entirely rather than pay increased premiums resulting from the passage of House Bill 2067.

Very few states require drivers to purchase automobile insurance with bodily injury or death liability limits which exceed 25/50. The current minimum automobile insurance liability limits in Kansas are in line with most states and should remain the same.

We urge you to oppose House Bill 2067. Thank you for the opportunity to provide this information to the committee.

David Monaghan