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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 support of House Bill 2249

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 support House Bill 2249. Commercial ride sharing drivers frequently use their personal vehicles to provide ridesharing services for transportation network companies (TNCs). Commercial activity is typically excluded from a personal auto insurance policy. Legislation is needed to address potential gaps in coverage between the TNC's insurance policy and personal insurance policy purchased by the driver. House Bill 2249 provides for TNC insurance to provide primary insurance coverage from the moment a participating TNC driver logs on to the TNC's application or platform until the driver completes the transaction on the application or platform or until the passenger exits the vehicle, whichever is later.

In the event of an accident involving a commercial ridesharing driver, House Bill 2249 establishes well-defined standards for TNC insurance and provides all parties (drivers, passengers, insurers and the public) clear expectations of what coverage is provided and by whom. Without well-defined standards, individuals who injured in such accidents may be exposed to unnecessary costs, delays and litigation.

We urge you to support House Bill 2249. Thank you for the opportunity to provide this information to the committee.

David Monaghan