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February 11, 2015

The Honorable Scott Schwab
House Committee on Insurance
Room 151-S, State Capitol Building
Topeka, Kansas 66612

Re: Letter in Support of HB 2249 – February 11, 2015 Hearing

Dear Chairman Schwab and Members of the Committee:

The National Association of Mutual Insurance Companies (NAMIC) writes to register its support for HB 2249.

NAMIC is the largest property/casualty trade association in the country, with 1,400 regional and local mutual insurance member companies serving more than 135 million auto, home, and business policyholders and writing in excess of \$196 billion in annual premiums. More than 200,000 people are employed by NAMIC member companies. In Kansas, we have 158 member companies, including 14 domiciled companies, which underwrite 51% of the state's insurance business.

NAMIC supports technological innovation, entrepreneurship, and the free-market philosophy. We do not want to prevent transportation network companies from growing and continuing to create needed and creative services. Rather, we simply want to ensure that drivers, riders and the public are protected and that transportation network companies are appropriately covering the cost of doing business.

HB 2249 is carefully crafted bill that provides balance and fairness. It closes the insurance gaps, makes commercial coverage primary, and protects the insurance coverage of persons who do not provide transportation network services from having to bear part of the cost of that activity.

Thank you for considering our comments on this issue. If you have any questions, please contact me. In the meantime I remain,

Sincerely,



Mark Johnston
Director - State Affairs, Midwest Region