



**Property Casualty Insurers
Association of America**

Advocacy. Leadership. Results.

**Comments of Larrie Ann Brown, Legislative Counsel
Written Statement before the House Insurance Committee
Support of HB 2107**

February 20, 2013

Mister Chairman and members of the Committee, thank you for allowing me to submit written testimony to you today on behalf of The Property Casualty Insurers Association of America (PCI). PCI supports HB 2107 and the proposed amendments, which allows insurance consumers to receive notices and documents electronically and allows an insurance company to post standard policy language to its website. PCI member companies write approximately half of all auto insurance and 40.2 percent of the homeowners business sold in Kansas and our members represent 44.5 percent of the total property casualty business.

PCI members strongly support allowing consumers the ability to choose to receive their insurance notices and documents via email or by other electronic methods. Insurance companies are advancing into the modern age and several have developed apps and websites with all the information included that a consumer could imagine requesting. This bill will allow those technologies to move forward in Kansas.

The amendment being offered today on page 3 section (j) allows insurance companies to post policies and endorsements on their website. Over the past year or so, more and more customers are requesting that we stop mailing those large packages containing the standard insurance policy. If a customer desires to continue to receive that policy by mail or email, the company will promptly reply to that request. By posting the standard policy on our websites, this will also allow consumers to view and compare policies before purchase should they desire to do so. This amendment, which passed last year in 2 states and is being proposed in many states this year including KS, OK and MO will satisfy our customer's requests and will also save the insurance companies money, which in turn helps to save our customers money.

The electronic age is upon us and insurance companies and many of our customers support this modern era. This bill helps to allow Kansas consumers to enter this modern and electronic age and the members of PCI urge your support. Thank you and I'll be happy to any questions you may have.