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**Testimony to the House Insurance Committee
In Support of SB42
March 3, 2025**

Chairman Sutton and Committee Members:

Our associations support SB42. Drivers without the required liability insurance continue to be a problem, costing thousands of Kansans to absorb the cost of damages themselves or through their own insurance even when a crash was no fault of their own. Even if they have insurance to cover an uninsured motorist, they likely will still be stuck with a deductible.

Over the past approximately ten years I have served on two separate committees exploring a real insurance verification process to better enable enforcement of these violations. However, in those early stages there were not consistent processes across the industry and bills to implement these systems did not go far. It appears times have changed as more states have implemented this type of requirement and technology has advanced.

The current system is cumbersome at best. It relies on a process of transferring insurance information from the officer, through their agency, to the state, then to the insurance companies for verification. Then if the insurance company checks it and finds it is invalid they respond back. The response goes back to the state, then back to the agency and back to the originating officer who has the responsibility to issue a citation for the violation of operating a vehicle without the required insurance. There is no way to assure the flow makes it all the way through that process.

A real-time, or near real-time, verification system will allow us to identify insurance information that is no longer in good standing at the time of contact with the vehicle operator. This will allow enforcement action to be taken immediately. It will still provide an opportunity for the person cited to have the case dismissed if they show proof of insurance to the court. The court would then have the means to verify the new information being presented is accurate. This process will end the numerous steps in the current process where the verification can fall through the cracks and the invalid information would never make it back to the officer.

We understand the states that have implemented this process have seen a significant reduction in uninsured motorists. These are results that will lower the unreimbursed costs so many Kansas now face.

We urge the Committee to move this bill forward.

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