



## **Testimony in Support of Senate Bill 42 House Committee on Insurance**

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The Kansas Highway Patrol (KHP) appreciates the opportunity to provide written testimony supporting Senate Bill (SB) 42, and we respectfully request the Committee consider our agency's concurrence.

SB 42 enables the Commissioner of Insurance to establish a web-based online motor vehicle insurance verification system. The system would verify whether a person is operating a motor vehicle covered by current insurance. As a state agency whose mission and goals focus primarily on enforcing traffic laws, our law enforcement officers often conduct traffic stops and investigate crashes during which a driver must provide proof of liability insurance for their vehicle. That proof is typically offered as a printed document, an email, or via an app on a mobile phone. Other than directly contacting the insurer outright to substantiate the documentation, an officer is given few choices but to accept its validity. It is simple for someone so inclined to commit fraud by forging their "proof." Paper and electronic documents can be counterfeited. Insurance can be purchased and subsequently canceled while the owner retains the documentation showing coverage through a future date. It is also common for drivers to be unable to locate their proof of insurance, further complicating enforcement. SB 42 would alleviate many of these concerns by providing officers with up-to-date information from insurers to securely authenticate proof of insurance while roadside.

Vehicular insurance coverage is essential to protect citizens from the expenses of a crash or catastrophic event. It reduces the burden on involved parties after incurring property loss or medical bills. In 2024, KHP issued over 5,000 citations for failing to provide proof of motor vehicle liability insurance coverage on Kansas-registered vehicles (violations of K.S.A. 40-3104). We believe the insurance verification system proposed in SB 42 would decrease the number of citations issued for failing to provide proof of insurance. To be clear, the bill would not change the current requirement to provide proof of insurance, nor would it alter the penalties for failing to provide such proof. Instead, it would assist with confirming that a vehicle is covered during a traffic stop or while investigating a crash. KHP is confident that the Department of Insurance will deliver a system from which law enforcement will benefit. We appreciate the Department's communication with KHP and other law enforcement entities during the development of their proposal. Should this bill become law, we look forward to continued collaboration to provide Kansans with this valuable service.

The KHP supports SB 42, which stands to increase the verification of motor vehicle insurance coverage by law enforcement agencies. We sincerely thank the members of this Committee for considering our testimony and urge your support of this bill.

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