



To: Senate Financial Institutions and Insurance Committee  
From: Steve Kearney, Executive Vice President  
Date: March 5, 2025

**Proponent Testimony on HB 2047 to House Insurance Committee**

Representative Sutton and Members of the House Insurance Committee,

I am appearing on behalf of the Kansas State Troopers Association (KSTA) today in support of House Bill 2047. Founded in 1979, the KSTA is the professional organization of Kansas State Highway Patrol Troopers, Kansas Motor Carrier Inspectors, and Capitol Police. The mission of the KSTA is to foster, protect, and promote the welfare, safety, and work-related interests of Kansas Highway Patrol Troopers and to encourage and promote the constant improvement of public service by the KHP.

The Kansas State Troopers Association fully supports HB 2047 and appreciates the Insurance Department bringing forward this proposal to establish a real time, online insurance verification system. The Insurance Department reached out to us this Fall and briefed us on their intent to bring forward this outstanding public policy initiative.

Real-time verification of motor vehicle insurance coverage would provide our members with actionable information at the time of contact. It could also serve to lessen the burden on the driver of the motor vehicle in providing timely proof of insurance.

The current system is less than reliable. The verification variables of paper and electronic proof create uncertainty and less than reliable verification. For example, an insurance card can be obtained by purchasing insurance, then cancelling the insurance, and using the card obtained as proof of insurance during a contact with law enforcement.

With an up-to-date insurance verification system, law enforcement would be able to more confidently verify driver's insurance information accurately in a timely manner. Many states with similar legislation have experienced a significant downturn in uninsured motorists benefiting their motoring public.

The KSTA supports this practical common-sense solution for verification of insurance. We commend Insurance Commissioner Schmidt bringing this proposal forward.