



**Property Casualty Insurers  
Association of America**

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## **Testimony in SUPPORT of House Bill 2107 By: Shawn Miller**

Smartphones are now ubiquitous. Consumers can use them to shop, update their Facebook status, look for local dining or shopping options and even make a bank deposit. Some people even use them to talk to other people by phone!

Today, travelers can even board a plane using an electronic ticket displayed on a mobile device. Yet state laws and regulations still require motorists to carry paper insurance identification cards to show proof they are insured. Failure to carry that card and show it to a law enforcement official on request during a traffic stop can still result in a ticket, a fine, and a trip to court – even if the consumer has coverage in force and just can't locate their proof of insurance card.

The time has come to update state laws and regulations to make it easier for motorists by allowing them to display proof of insurance on their mobile device. Such a change benefits all stakeholders:

### **MOTORISTS**

- No longer have to worry about putting a proof of insurance card in their vehicle, or having to replace it every six months with a new one.
- No more having to go to court simply because they forgot to put a current proof of insurance card in their vehicle.

### **LAW ENFORCEMENT**

- Reduces the number of tickets issued to those who did have insurance but not a current proof of insurance card, thus reducing associated administrative costs.
- Cuts down on fraud as it allows insurers to control access to proof; if policy is cancelled, a motorist could lose ability to display proof electronically. With paper IDs, once ID is mailed the motorist retains the card even if policy is cancelled.

### **INSURERS**

- Reduces printing and mailing costs.