

HB 322 -- MOTOR VEHICLE INSURANCE POLICIES

SPONSOR: Gosen

COMMITTEE ACTION: Voted "Do Pass" by the Committee on Insurance Policy by a vote of 7 to 0.

This bill allows the insurance identification card that contains proof of insurance information for a motor vehicle to be produced in a paper or an electronic format. Acceptable electronic forms include the display of electronic images on a cellular phone or any other type of portable electronic device.

The bill also allows motor vehicle insurance policies and endorsements to be mailed, issued, delivered, or posted on an insurer's website if they do not contain personally identifiable information. If policies and endorsements are posted to a website, they must be easily accessible for as long as the policy is in force, archived after they are no longer in force and made available upon request, and printable and able to be saved in an electronic format. The insurer must provide notice at the time of issuance and at the time of any renewal of a method by which the insured may obtain a paper or electronic copy of his or her policy or endorsements without charge and notice of any changes to the forms or endorsements and of the insured's right to obtain a paper or electronic copy of the forms or endorsements without charge.

PROPONENTS: Supporters say that the bill allows more efficient delivery of policy information to those who request it. Insurance cards will be mailed to anyone without electronic mail or anyone who declines the offer of electronic mail at the point of sale.

Testifying for the bill were Representative Gosen; Missouri Insurance Coalition; and Farmers Group, Inc.

OPPONENTS: There was no opposition voiced to the committee.