

Alaska State Legislature
House Labor and Commerce Committee
120 E. 4th St., Juneau, AK 99801

3/26/13

Sent via electronic transmission to members of the committee

RE: HB 175, Electronic Dissemination of Policy Documents - NAMIC's Written Testimony in Support of the Proposed Legislation

Dear Representative Olson, Chair; Representative Reinbold, Vice-Chair; and members of the House Labor and Commerce Committee:

Thank you for providing the National Association of Mutual Insurance Companies (NAMIC) an opportunity to submit written testimony to the committee for consideration. NAMIC is the largest and most diverse property/casualty trade association in the country, with 1,400 regional and local mutual insurance member companies serving more than 135 million auto, home, and business policyholders and writing in excess of \$196 billion in annual premiums that account for 50 percent of the automobile/ homeowners market and 31 percent of the business insurance market. More than 200,000 people are employed by NAMIC member companies. NAMIC has 85 members who write property and casualty insurance in the State of Alaska, which represents 41% of the marketplace.

Unfortunately, I will be unable to attend tomorrow's committee hearing, because of a prior professional commitment at another state legislature. Please accept this written submission as testimony for the committee hearing. The letter need not be read into the hearing record, but NAMIC would greatly appreciate having this letter referenced as a written submission in support of HB 175.

In today's world of green-friendly electronic communications, businesses and consumers are eager to reduce the carbon footprint of their business activities and engage in electronic communications that best utilize current technology. Consequently, NAMIC's members respectfully support the concept of pro-insurance consumer e-communications legislation.

HB 175 will economize and streamline the delivery of insurance policy documents (insurance policies and endorsements) between insurers and consumers, while fully addressing consumer privacy protect considerations by expressly prohibiting the electronic posting of "personally identifiable information."

For the aforementioned reasons, NAMIC respectfully requests that committee members VOTE YES on HB 175.

Thank you for your time and consideration of NAMIC's written testimony. Please feel free to contact me at 303.907.0587 or at crataj@namic.org, if you have any questions pertaining to my written testimony.

Respectfully,

A handwritten signature in black ink, appearing to read "Christian J. Rataj". The signature is fluid and cursive, with a prominent initial "C" and a long, sweeping underline.

Christian J. Rataj, Esq.
NAMIC's Western State Affairs Manager