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Honorable Jonathan Kreiss-Tomkins, Chair
Honorable Matt Claman, Vice Chair
Honorable Calvin Schrage
Members of the House State Affairs Committee

Re: State Farm Insurance Companies' Written Comments Supporting [HB 163A](#)

Chair Kreiss Tomkins, Vice Chair Claman, Representative Schrage, and Members of the House State Affairs Committee:

Thank you for considering State Farm Insurance Companies' comments in support of [HB 163A](#). This bill takes a major step forward in providing convenience and efficiency for Alaskans by allowing them to complete vehicle title transfer documents via electronic signature (eSignature).

In many states, State Farm uses eSignature in the total loss salvage title/certificate process. This reduces the time and increases the convenience and efficiencies for State Farm, its customers, and the states. eSignature enhances the claim experience for Total Loss customers by allowing them to sign title documents electronically via computer or mobile device rather than sending hard copy forms back and forth through the mail. This allows State Farm to process total loss claims faster, significantly reducing the payment time for customers.

After a vehicle is declared a total loss, State Farm must obtain the title from the owner or any lienholder. With "ink" signatures, this process can be lengthy, and ultimately, this results in the period between customer agreement and payment taking an average of 9 to 11 days via direct mail, and 3 days if handled in person.

eSignature speeds up the process dramatically, getting payments into consumers' hands much quicker. The average time for a customer to complete the signing is down to 1 day. Paperwork that once took several days to send, sign, and return can now be done in as little as 30 minutes, allowing payments within hours of the settlement agreement when it used to take several days.

Thank you for considering these comments.

Respectfully submitted,



Robert R. Nash, Counsel