

ALASKA STATE LEGISLATURE

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REPRESENTATIVE PETE HIGGINS

SPONSOR STATEMENT

“An Act extending to proof of motor vehicle liability insurance”

HB146 allows a person to display automobile proof of insurance on a personal mobile electronic device.

Currently, six states use online systems to verify vehicle insurance; Alabama, Arizona, California, Idaho, Louisiana and Minnesota.

There are over 20 other states considering electronic proof of coverage bills or proposals during the 2013 legislative sessions including: Arkansas, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Maine, Michigan, Missouri, Mississippi, Ohio, Oregon, Rhode Island, South Carolina, Texas, Utah, Washington, Wisconsin and Wyoming.

This is a great step to modernize the method in which they accept proof of insurance and allow more people to live paperless, if they so choose. It should make showing proof of insurance at traffic stops less of a hassle and cut down on tickets for driving without proof of insurance. While those are minor fix-it tickets if you have valid insurance, they can take several hours at the courthouse to clear up.

Presently, several insurance companies offer electronic verification on insurance through their mobile device applications. These include but are not limited to; GIECO, State Farm, and USAA.

This bill affords a person to have an additional method to show proof of liability insurance to a peace officer or other authorized representative of the Department of Motor Vehicles.