



Property Casualty Insurers
Association of America
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Jeffrey Junkas
Assistant Vice President, State Government Relations

February 14, 2018

The Honorable Lana Theis
Chair, Insurance Committee
Michigan House of Representatives
Anderson House Office Building
N-891 House Office Building
Lansing, MI 48933

Re: Support House Bill 5430 – Electronic Delivery of Documents

Dear Chairwoman Theis:

The Property Casualty Insurers Association of America (PCI) is a trade association representing nearly 1,000 property and casualty insurance companies that write more than \$216 billion in direct written premium, including 42 percent of the Michigan personal auto market. I write to indicate our strong support to House Bill 5430, with amendments, legislation to allow electronic delivery of insurance documents as seen in 37 other states.

PCI strongly supports the ability for insurers to provide consumers their insurance information that keeps up with technological advances. Enacting HB 5430 would not only round out the state's suite of insurance e-commerce laws (e.g. e-card and e-posting) but also bring Michigan in-line with 37 other states that have proactively allowed the e-delivery of insurance documents for those consumers that chose such options, providing much needed assurances these transactions are allowed under the insurance code, not just by default under the federal Electronic Uniform Transaction Act (EUTA).

PCI also supports adding language that alleviates agents from civil liability for consumers who elect to receive documents electronically, or any failure on the part of the insurer to deliver such documents, unless direct harm or injury is caused by the agent. This is part of a national agreement in recent years between insurers and agents on e-delivery legislation.

For the above reasons, PCI urges you and your colleagues to vote "YES" on HB 5430.

Please contact me directly at 847-553-3678 or via email at jeffrey.junkas@pciaa.net with any questions or George Carr, PCI's Michigan counsel, at gmcarr@carrlawfirm.com or 517-371-2577.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Junkas", written in a cursive style.

Jeffrey Junkas

cc: George Carr
Teri Morante, DIFS

e-Delivery ENACTED/ADOPTED IN THESE STATES

Awaiting Governors Signature

