

HCS HB 2168 -- DELIVERY OF INSURANCE DOCUMENTS

SPONSOR: Porter

COMMITTEE ACTION: Voted "Do Pass with HCS" by the Standing Committee on Insurance by a vote of 12 to 0.

The following is a summary of the House Committee Substitute for HB 2168.

In this bill, if a policy of insurance is purchased through the Internet, a mobile application, a computer, a mobile device, a tablet, or any other electronic device or platform or if a policy of insurance is initially delivered by electronic means, a party shall be considered to have affirmatively consented to have all future notices and documents related to the policy or claims of such policy delivered by electronic means. However, the policy holder can later withdraw his or her consent to have documents delivered electronically.

The following is a summary of the public testimony from the committee hearing. The testimony was based on the introduced version of the bill.

PROPOSERS: This makes it easier for insurance agents to do business online and paperless. If someone is using the technology to sign up for the policy, he or she most likely prefers electronic documents. If someone does want paper documents, he or she can opt out of receiving them electronically.

Testifying for the bill were Representative Porter; Missouri Insurance Coalition; State Farm Insurance; Assurant; Blue Cross Blue Shield of Kansas City; and Missouri Association of Insurance Agents (MAIA).

Testifying against the bill was Arnie C. Dienoff

Written testimony has been submitted for this bill. The full written testimony can be found under Testimony on the bill page on the House website.