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Mr. Chairman and Members of the Committee,

Thank you for the opportunity to speak to you on behalf of Assembly Bill 65. This bill allows for electronic proof of motor vehicle liability insurance.

AB 65 will update state law to recognize the increasing prevalence of technology in our society. Under the bill, individuals who currently receive proof of insurance in paper form may elect to utilize electronic means as a proof of insurance. In the event of a traffic stop, the driver can then display this electronic proof to a law enforcement officer.

Many insurance companies have already created electronic apps that display customer information – in fact, Geico Insurance has recently begun showing commercials in Wisconsin, which advertise the company's mobile insurance offerings. However, current state vehicle code does not mention electronic devices, which creates a gray area for law enforcement.

AB 65 has three main goals. First, to enhance consumer choice and provide law-abiding motorists with flexibility. Second, to streamline the process of a traditional traffic stop and provide certainty for both the motorist and law enforcement officer. Finally, AB 65 aims to find increased efficiency and cost-savings by reducing the time and money court personnel and law enforcement spend on processing tickets written to drivers who are insured but lack the proof document at the time of the traffic stop.

This legislation is broadly supported by both law enforcement and the insurance industry, including the following groups: Wisconsin Troopers Association, Wisconsin Professional Police Association, Property Casualty Insurers Association of America, Wisconsin Insurance Alliance, Independent Insurance Agents of Wisconsin, and Professional Insurance Agents of Wisconsin.

SB 62, the companion legislation to this bill, was passed unanimously by the Senate and Housing Committee, and with a voice vote by the full Senate on April 17, 2013.

Thank you for your consideration.

Mary Czaja
State Representative