John Powell & Associates

Government Relations Counsel

April 22, 2019

Co-Chairs Beyer and McKeown Co- Vice Chairs Boquist and Noble Members of the Joint Committee on Transportation

Testimony on HB 3176

On behalf of State Farm Insurance Companies we ask that Subsection (9) of Section 13 be removed from HB 3176. This language is found on page 10 lines 30-32.

Liability coverage for towing a third party's vehicle after an accident is already covered in automobile liability insurance. There is no need to amend every insurance policy which includes filing them with the rates and forms section of the Division of Financial Regulation. This will be expensive for insurers and the agency.

In addition, when specific coverages are called out in statute, one may assume that coverages not specifically mentioned could be not covered. Consumers are better protected by broad coverage language, covering all of their expenses when an at fault driver causes an accident. Towing expenses of the party not at fault are covered today in the liability portion of an auto insurance policy.

Respectfully submitted,

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/John Powell State Farm Insurance Companies