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## **Alabama Legislature Passes Bill to make it Easier for Consumers to Access Insurance Documents Online**

### *PCI Urges Governor to Sign SB 292*

MONTGOMERY, Ala. – In Alabama consumers are one step closer to being able to view their insurance documents online and conduct policyholder communications digitally thanks to the House passing SB 292 on a vote of 92-0 and sending it to Governor Bentley.

“The Property Casualty Insurers Association of America (PCI) commends both the House and Senate for seeing the importance of passing this legislation to give consumers the option to renew or review their insurance policies online,” said PCI’s regional manager Logan McFaddin. “This bill is a huge win for Alabama policyholders allowing them to review or renew their insurance policies, receive their insurance bills, or other notices through the internet as opposed to regular mail delivery if they choose to do so.”

Senate Bill 292 will now head to Governor Bentley and PCI is encouraging him to sign the legislation which helps to modernize how consumers can access their insurance policy information. There is a growing trend across the country to enable insurers to conduct all policyholder transactions over the internet with the consumer’s consent.

“It’s important for policyholders to know that this will be up to them to decide. They can simply choose to go paperless or not,” added McFaddin. “This flexibility allows insurers to meet the increased demand by consumers who want to do business electronically.”

If the governor signs the bill Alabama will be the 30th state to allow insurers to conduct policyholder communications digitally. Alabama already has a law that allows drivers to display electronic proof of insurance with their smart phone or other device during a traffic stop.

PCI promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers. PCI is composed of nearly 1,000 member companies, representing the broadest cross section of insurers of any national trade association. PCI members write more than \$195 billion in annual premium, 35 percent of the nation’s property casualty insurance. Member companies write 42 percent of the U.S. automobile insurance market, 28 percent of the homeowners market, 33 percent of the commercial property and liability market and 35 percent of the private workers compensation market.

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