

February 1, 2010

The Honorable Scott Rupp
Chairman
Senate Committee on Small Business, Insurance and
Industry
Missouri Senate
State Capitol Building
Jefferson City, Missouri 65101

Re: Letter in Support of Senate Bill 748 - February 2, 2010 Hearing

Dear Senator Rupp:

Founded in 1895, the National Association of Mutual Insurance Companies (NAMIC) is a full service national trade association with more than 1,400 member companies that underwrite over 40% of the property/casualty insurance premium in the United States. In Missouri, we have 156 member companies, including 73 domiciled companies, which underwrite 56% of the state's automobile insurance business.

NAMIC writes to express its strong support for Senate Bill 748. It is a positive, pro-active step to reduce the number of uninsured drivers in this state. It will reduce the cost of insurance, which in turn will make it more affordable, thereby further lowering the uninsured rate.

It also a balanced bill. It will not apply to those who are temporarily not insured. It will not preclude the children of uninsured drivers from receiving their damages. Instead, it will enunciate a clear policy for Missouri that all motor vehicle drivers must be insured.

We appreciate your effort to give this issue the serious attention it deserves. If there is anything NAMIC can do to assist you, or if you have any questions or comments, please do not hesitate to contact me. In the meantime, I remain,

Sincerely,



Mark Johnston
State Affairs Manager - Midwest