

February 16, 2016

Arizona Senate Transportation Committee Members  
Arizona State Capitol  
Phoenix, Arizona

*Via email*

**RE: Insurance industry interests in SB 1449**

Members of the Senate Transportation Committee:

The National Association of Mutual Insurance Companies (NAMIC) appreciates the opportunity to share its interest on SB 1449.

We are the largest property/casualty insurance trade association in the country, serving regional and local mutual insurance companies. The 1,300 NAMIC member companies serve more than 135 million auto, home and business policyholders and write more than \$208 billion in annual premiums, accounting for 48 percent of the automobile/homeowners market and 33 percent of the business insurance market. In Arizona, 176 member companies do business here, comprising a market share of 44.9%.

As you may know, a number of state legislatures are considering legislation pertaining to unmanned aerial systems (UAS). When taking up these bills, we urge policymakers to consider the following issues pertaining to the use of UAS by insurance companies when studying UAS legislation and regulations:

- *The insurance industry wants to use this technology during disasters to help resolve claims quickly.* UAS presents a new tool to disaster claims management: a tool that can quickly survey damage to help policyholders recover without interfering with the recovery efforts of first responders. Policymakers should take steps to ensure that insurance companies helping communities recover after a disaster have the ability to use UAS to rapidly assess disaster stricken areas.
- *UAS technology has important underwriting and fraud fighting capabilities as well.* NAMIC urges policymakers to permit insurance companies to use UAS for other insurance activities that are permitted under the insurance policy as well to help policyholders and reduce risks to insurance personnel

We understand there may be an amendment that would add additional provisions to SB 1449. NAMIC would appreciate the opportunity to weigh in on future amendments which may impact the insurance industry's use of such technology.

Please contact me if you have questions or comments about our position.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul Martin". The signature is written in a cursive style with a large initial "P" and "M".

Paul Martin  
Director – State Affairs  
Southwest Region

CC: Rep. John Kavanagh