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NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES

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January 10, 2017

House Technology and Economic Development Committee
Rep. Jeff Morris, Chair,
436A Legislative Building
PO Box 40600
Olympia, WA 98504

RE: House Bill 1049, Unmanned Aircraft – NAMIC's written testimony in opposition

Dear Representative Jeff Morris, Chair:

The National Association of Mutual Insurance Companies (NAMIC) is the largest property/casualty insurance trade association in the country, with more than 1,400 member companies. NAMIC supports regional and local mutual insurance companies on main streets across America and many of the country's largest national insurers. NAMIC members represent 40 percent of the total property/casualty insurance market, serve more than 170 million policyholders, and write nearly $225 billion in annual premiums. NAMIC has 138 members who write property/casualty in the State of Washington, which represents 48% of the insurance marketplace.

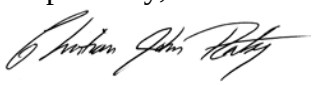
Thank you for providing NAMIC with an opportunity to submit written testimony on the proposed legislation. NAMIC believes that the proposed legislation unnecessarily intruded upon the Federal Aviation Administration's (FAA) plenary authority to regulate aircraft, including unmanned aircraft (UAS), in navigable airspace; would conflict with significant substantive provisions carefully debated, analyzed, and adopted by the FAA in their recent regulations; hinder the growing and beneficial use of unmanned aircraft by the public and business community; and would adversely impact insurers' ability to safely use modern technology (UAS) to assist them in addressing the insurance claims and underwriting needs of consumers in an administratively efficient, consumer convenient, and cost-effective manner.

NAMIC respectfully recommends that legislation pertaining to unmanned aircraft (UAS) be closely modeled after FAA regulations so that there is consistency and uniformity in regulatory requirements between state and federal law.

If this committee believes that this bill needs to move forward, NAMIC suggests that the proposed legislation be amended by the committee to expressly state that "this [act/article/section] does not apply to a business entity doing business lawfully in this state, using unmanned aircraft (UAS) for legitimate business purposes, and operating the unmanned aircraft (UAS) in a manner consistent with applicable FAA rules, licenses or exemptions."

Thank you for your time and consideration. Please feel free to contact me at 303.907.0587 or at crataj@namic.org, if you would like to discuss NAMIC's written testimony.

Respectfully,



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