



Kansas Department of Insurance

Commissioner Vicki Schmidt

FOR IMMEDIATE RELEASE
April 22, 2025

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Commissioner Vicki Schmidt's auto insurance verification legislation signed into law

Topeka, Kan. – Kansas Insurance Commissioner Vicki Schmidt, today, announced that new legislation establishing a system for the instant verification of auto insurance has been signed into law. SB 42 contains provisions that give the Kansas Department of Insurance the authority to establish an insurance verification system that can be utilized by the Kansas Department of Revenue, law enforcement, the court system and county treasurers – all who are required to verify insurance.

“Driving without insurance is against the law. Period,” said Schmidt. “No longer should law-abiding Kansans have to foot the bill for this illegal activity.”

The new law creates the framework that allows the Kansas Department of Insurance to issue a bid for contract with a vendor to create and implement the verification system. The new system will be entirely funded by the Kansas Department of Insurance and is required to be in place by July 1, 2026.

The Insurance Information Institute estimates that approximately 8.0% of the vehicles registered in Kansas are uninsured. During calendar years 2021 and 2022, insurance companies writing auto insurance in Kansas paid \$51.9 million in claims involving uninsured motorists. These claims are directly related to prospective premium rates.

“If you have ever been in an accident with an uninsured motorist, you know your policy takes the hit and your rates go up,” said Schmidt. “I think that’s wrong, and that’s why I proposed this legislation to give the state better tools to stop uninsured motorists.”

A copy of the enrolled bill can be found here: <https://buff.ly/rswkAAc> .

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*The Kansas Department of Insurance was established in 1871, currently led by Commissioner Vicki Schmidt. The mission of the Department is to **regulate** companies that sell policies in Kansas to ensure solvency and compliance with state law, **educate** consumers about all things insurance and securities, and **advocate** for a strong and competitive market to give Kansans choices when shopping for products that meet their needs.*