

**REVISED
TENTATIVE
AGENDA***

SPECIAL COMMITTEE ON FINANCIAL INSTITUTIONS AND INSURANCE

October 11, 2017

**Wednesday, October 11
Morning Session
Room 548-S—Statehouse**

- 9:30 a.m. Welcome and Introductions
- Study the impact of 2017 HB 2267. This review would include a study of current finance charges, rates, and terms under the Kansas Uniform Consumer Credit Code (UCCC); the impact of the proposed legislation and potential modifications related to the Consumer Financial Protection Bureau's anticipated Final Rule on small dollar lending on financial institutions, loan companies, and Kansas consumers; and the current regulatory environment in Kansas.***
- 9:35 a.m. Overview of Committee Charge and Resources Available on Topic #1; Overview of HB 2267
- Melissa Renick, Kansas Legislative Research Department
 - David Wiese, Office of Revisor of Statutes
- 9:50 a.m. Presentation on Consumer Loans Subject to the UCCC and the Current Regulatory Environment
- Jennifer Cook, Deputy Commissioner, Consumer and Mortgage Lending [Code Administrator, UCCC], Office of the State Bank Commissioner
- 10:30 a.m. Comments from Proponents and Neutral Parties to HB 2267
- Proponents:*
- Alex Horowitz, Senior Officer for Research, Consumer Finance, the Pew Charitable Trust
 - Ken Williams, President and CEO, Catholic Charities of Northeast Kansas
 - Claudette Humphrey, Director of Stabilization Services, Catholic Charities of Northern Kansas
 - Michael Schuttloffel, Executive Director, Kansas Catholic Conference (Written Only)
- Neutral:*
- Jennifer Cook, Office of the State Bank Commissioner

* Any individual with a disability may request accommodation in order to participate in committee meetings. Requests for accommodation should be made at least two working days in advance of the meeting by contacting Legislative Administrative Services at (785) 296-2391 TTY: 711

- 11:10 a.m. Comments from Opponents to HB 2267
- Whitney Damron, Kansas Community Financial Services Association
 - Julie Townsend, Government Affairs Director, Advance America
 - Rachelle Cronk, Advance America Branch Manager, Lawrence
 - Brad Smoot, Anderson Financial Services, dba LoanMax
 - Robyn Waller, LoanMax Area Manager, Wichita

All parties interested in submitting testimony to the bill are asked to contact Melissa Renick, Kansas Legislative Research Department. Electronic and paper copies of testimony must be submitted by 3:00 p.m. on Friday, October 6 (e-mail: melissa.renick@klrd.ks.gov; phone: 785-296-4138).

- 12:00 p.m. Lunch

Afternoon Session

Review the potential impact associated with amendments to the Insurance Code governing automobile liability insurance policies contained in 2017 HB 2104. Such study should include a review of insurance policy pricing and the marketplace, cost estimates and other available data relating to impact on premiums and policyholders, and pertinent driver data.

- 1:00 p.m. Overview of Committee Charge and Resource Materials Available on Topic #2; Report of the 2015 Interim Special Committee; Overview of HB 2104; and Information on Set Off Provisions in States' Laws
- Melissa Renick, Kansas Legislative Research Department
 - Whitney Howard, Kansas Legislative Research Department
 - David Wiese, Office of Revisor of Statutes

Overview of the Personal Automobile Liability Insurance Marketplace in Kansas (topic includes resources and available data)

- Kansas Insurance Department Information and Comment

- 1:40 p.m. Comments from Proponents to HB 2104
- Richard James, DeVaughn James Injury Lawyers
 - Jasmine Fields, DUI Impact Center
 - Chris Conrade, Conrade Insurance Group
 - Patrik Neustrom, Salina, and client Danielle Robinson, Wakefield
 - Chris Combs, Wichita
 - Misha Rosiere, Wichita
 - Sean Brennan, Wichita, and client ScharMaine Chappell, Wichita
 - Callie Denton, Kansas Trial Lawyers Association

- 2:30 p.m. Comments from Opponents to HB 2104
- William Sneed, State Farm Insurance
 - Larrie Ann Brown, Property Casualty Insurers Association of America
 - Brad Smoot, American Insurance Association
 - Gary Domer, Kansas Automobile Insurance Plan
 - Christine Peterson, Enterprise Leasing, LLC
 - Doug Mays, Allstate Insurance (Written Only)
 - David Monaghan, American Family Insurance (Written Only)

- Marlee Carpenter, Kansas Association of Property & Casualty Insurance Companies (Written Only)
- Nicole Brockman, The General Insurance (Written Only)

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3:20 p.m. Committee Discussion of Conclusions and Recommendations for the Report to the 2018 Legislature

4:00 p.m. Adjourn