



**Written testimony in support of Sub for HB 2024
before the Senate Commerce Committee**

By William A. Larson
Kansas Association of Insurance Agents

March 18, 2013

Madam Chairwoman and members of the committee,

Thank you for the opportunity to submit written testimony in support of Substitute for HB 2024.

The Kansas Association of Insurance Agents (KAIA) was founded in 1920. Today, the association represents more than 550 independent insurance agencies in Kansas. Collectively, our member agencies employ more than 3,000 licensed agents in local communities throughout the state.

Over the last several years; significant hailstorms have struck in many localities in the state causing serious roof damage to personal and commercial property throughout Kansas. When these storms strike, the local established roofers are often inundated with business and there is a shortage of qualified roofers to do roof replacement and repairs. Because of this, many citizens and business owners in Kansas have been victimized by unscrupulous efforts by those who represent themselves or their businesses as qualified and reputable roofers when, in fact, they are not.

Our member agencies and their licensed agents are often the first point of contact for the insured. All too often they hear stories where unqualified or "fly-by-night" roofers have absconded with an insured's money, performed defective work, caused further damage to the insured's home or commercial property, and/or refused to repair defective work if indeed they can be found.

Reroofing is one of the most expensive repairs that can be made to a home or business. Undoubtedly, reputable roofers have as much interest as anyone in ensuring only qualified roofers do the work. Likewise, insurance companies - and hence insurance agents - have a strong interest in ensuring that as well.

We believe Substitute for HB 2024 provides a level of consumer protection that is currently lacking for citizens and business owners in our state. We support enactment of Substitute for HB 2024, and appreciate your consideration of this bill.

Senate Commerce Committee

Date: 3-18-13

Attachment: 16