



Kansas Association of Property & Casualty Insurance Companies Inc.

February 25, 2025

## **HB 2043**

### **Neutral Testimony Before the Senate Financial Institutions and Insurance Committee**

**Marlee Carpenter, Kansas Association of Property and Casualty Insurance Companies (KAPCIC)**

Madam Chair and Members of the Committee;

Thank you for the opportunity to provide neutral testimony with concerns on behalf of the Kansas Association of Property and Casualty Insurance Companies (KAPCIC), our state trade association for domestic property and casualty insurance companies. Most of the KAPCIC member companies are domiciled Kansas companies and our members live and work here in the state.

KAPCIC members are currently required to respond to the Kansas Department of Insurance (KDOI) to complaints within 15 business days. HB 2043, as introduced, would reduce that timeframe to 14 calendar days. KAPCIC members understand that with email and automation, a shorter timeframe is easier for companies and agents to comply with. KAPCIC has had discussions over the summer and fall and has worked with KDOI on the length of time that would be appropriate. KAPCIC members do not oppose the base bill HB 2043, as introduced, and the reduction in time to respond to complaints.

KAPCIC does have concerns with the amendment added in the House Insurance Committee. We do not oppose reducing the timeframe to 14 calendar days for consumer complaints, but reducing the timeframe for all correspondence with the KDOI causes concerns for companies. There are many types of responses that companies must provide information to KDOI. The blanket amendment does affect companies, and we would ask that the House amendment be removed.

Please let me know if you have any questions or need additional information.