



March 6, 2025

Senator Brenda Dietrich Chair
Senate Committee on Financial Institutions and Insurance
546-S
201 SW 8th Ave
Topeka, KS 66603

Dear Chair Dietrich and members of the Committee,

Thank you for the opportunity to submit testimony in favor of HB 2087. Chris-Leef General Agency, Inc. is a Managing General Agency (MGA) and Wholesale Broker in the Excess and Surplus Lines (E&S) segment of the insurance industry headquartered in Shawnee, KS. We write hard to place and high risk business not traditionally accepted or placed in admitted/standard markets.

HB 2087 will streamline the eligibility process for nonadmitted insurers seeking to do business in Kansas, providing our agency with more options to place high risk insurance for our clients. The eligibility requirements contained in the bill provide a standard that is more uniform with other states and will encourage additional insurers to become eligible.

Perhaps more importantly, the bill would permit nonadmitted insurers to fulfill the insurance requirements for vehicle dealers seeking state licensure. In recent years, admitted insurance carriers have become increasingly unwilling to write the public liability and property damage insurance necessary to satisfy the licensure requirement. Our agency is only aware of two admitted carriers that continue to write these risks and, depending on the dealership, they may refuse to write the risk altogether. Permitting nonadmitted insurance to satisfy this requirement when it is refused by the admitted market will provide an opportunity for vehicle dealers to maintain licensure after multiple claims.

We urge this committee's support of HB 2087 and thank you for your time.

Sincerely,

A handwritten signature in black ink, appearing to read 'C Peterson', is written over a light blue horizontal line.

Chris Peterson, President
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