

## Written testimony in support of HB 2024

By William A. Larson Kansas Association of Insurance Agents

## February 12, 2013

Mr. Chairman and members of the committee,

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

The Kansas Association of Insurance Agents (KAIA) was founded in 1920. Today, the association represents 485 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 citizens and businesses 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 citizens and businesses 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, have performed defective work, have caused further damage to the insured's home or commercial property, and/or have refused to repair defective work if indeed they can be found.

Reroofing a house or business is one of the most expensive repairs that can be done. 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 very strong interest in ensuring that as well.

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