

February 16, 2015

**Testimony for House Insurance Committee RE: 2241**

David and Kathy Scott  
405 N. Center St.  
Glen Elder, Kansas 67446  
February 14, 2015

Representative Susan Concannon  
State Capitol  
Room 149-S  
Topeka, Kansas 66612

Dear Representative Concannon:

We are writing about our recent personal experience with State Farm Insurance in regard to weather related claims on our home owners policy.

To start with we have been a loyal customer of State Farm for over 50 years for life, auto and home owners and were accident free for most of those years other than a no fault deer incident.

We took out our current home owners policy in 1994.

In 2009 we had a small claim due to wind damage which after the deductible was 300.00.

In 2010 we had major roof damage and had to have the roof replaced. We opted to put on a steel roof to hopefully prevent this happening again and we paid the difference to do that.

In 2013 we had wind and hail damage again to our siding which amounted to \$2900.00.

We received a letter in May of 2014 stating that our policy was being cancelled due to claim activity. We do not think that we or anyone else is being treated fairly to be singled out and cancelled due to weather related claims. We did everything we could possibly do to prevent further problems and have never abused our insurance privileges. We appreciate your attention to this matter in getting the State of Kansas to change this Policy for weather related claims.

Sincerely,

Dave and Kathy Scott

785-545-3491 (home)

785-545-6808 (cell)