



Kansas Department of Insurance

Commissioner Vicki Schmidt

Proponent Testimony for HB 2049

January 27, 2025

Chairman Sutton and Members of the Committee,

Thank you for the opportunity to testify in support of House Bill 2049.

House Bill 2049 amends K.S.A. 40-4909, which governs denial, revocation and suspension of licensed insurance agents. There are a wide range of factors that the Commissioner of Insurance may consider when determining whether to deny, revoke, or suspend an agent's license or application, including any misdemeanor or felony offenses committed. In addition, when making this determination, the Commissioner shall consider aspects of any offense, including the recency and seriousness of the conduct, the age when the offense was committed, and other factors as well.

House Bill 2049 also amends K.S.A. 40-5510, which governs licensure of public adjusters. Statute allows the Commissioner to consider the same factors above when determining whether to deny, revoke, or suspend licensure. However, the additional discretion to consider aspects of offenses, including the recency and seriousness of conduct and age when the offense was committed, and others, are not present in this particular statute. The bill brings parity to the two statutes and allows the Commissioner additional discretion when reviewing both insurance agent and public adjuster licenses.

Lastly, the bill allows the status of an insurance agent's license or securities registration to be considered when reviewing a public adjuster's license and allows the status of a public adjuster's license or securities registration to be considered when reviewing an insurance agent's license.

Eric Turek
Director of Government Affairs