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February 18, 2013

Representative Clark Shultz
Chairman, House Insurance Committee
State Capital Building
300 SW 10th Ave. Room: 521-E
Topeka, KS 66612

Subject: 2013 House Bill 2339 – written only testimony

Mr. Chairman and members:

On behalf of the American Insurance Association, I want to thank you for this opportunity to introduce our association to the Kansas House Insurance Committee and provide a bit of background on the role of our member companies in providing numerous insurance products to your fellow Kansans. AIA's 300 member companies write all lines of property and casualty insurance, including general liability, business, workers compensation, medical malpractice, homeowners and auto in Kansas and across the nation.

We urge the committee to act favorably on HB 2339. It is our understanding that most, if not all, other states allow insurers to return premiums within ten (10) days of notice of cancellation. Kansas seems to be an anomaly and insurers operating in multiple jurisdictions can be more efficient if they may utilize the same procedures everywhere.

We have no reason to believe that any consumer is harmed by the change. We call your attention to the provisions of the bill which specifically require the notice of cancellation to include a statement that the return of premium will be made within 10 days. See page 2, lines 16-19 and 43 and page 3, lines 1-2.

Thank you for consideration of our views.

Sincerely,



Brad Smoot
Legislative Counsel
American Insurance Association

BJS:cjp