

March 13, 2015

RE: House Standing Committee on Federal and State Affairs
Senate Bill No.45 Hearing

WRITTEN TESTIMONY: Insurance Agent Property & Casualty

Thank you Chairman Brunk and Honorable Members of the committee for reading my testimony. I am submitting testimony on behalf of myself in support of the passage of SB 45 in its current form.

Recently I have heard discussion that if SB 45 becomes law that it would negatively affect the insurance premium of private businesses in Kansas.

I have been a small business owner and commercial insurance agent for over 17 years in Kansas & Missouri. I write a wide variety of risks such as: retail stores of every type, churches, barber shops, and many other businesses and individual contractors. Never have I asked a question on an application regarding firearms, or had an underwriter question whether the business owner kept a firearm on the premise or if they allow patrons or employees to conceal or open carry firearms.

In addition to the mentioned establishments I can also underwrite movie theaters. Even though I have never written a cinema I have researched underwriting requirements and again I have not seen any underwriting questions or underwriter concerns dealing with owners keeping firearms on the premises or allowing patrons or employees to conceal or open carry firearms.

If there are movie theaters or other business owners who are looking for insurance coverage on their establishment please refer them to me! I would be honored to help.

I respectfully urge the committee to pass SB45 with no amendments and send it to the floor of the House for a vote.

Sincerely,

Earl T. McIntosh, LUTCF

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