



Kansas Association of Property & Casualty Insurance Companies Inc.

February 16, 2015

HB 2241

Before the House Insurance Committee

Testimony by Marlee Carpenter, Kansas Association of Property and Casualty Insurance Companies (KAPCIC)

Mr. Chair and Members of the Committee;

Thank you for the opportunity to present information on behalf of the Kansas Association of Property and Casualty Insurance Companies (KAPCIC), our state trade association for domestic property and casualty insurance companies. Most of the KAPCIC member companies are domiciled Kansas companies and our members live and work here in the state.

KAPCIC is here to oppose HB 2241. We believe that this bill is unneeded and provides unnecessary regulation in the state. The Kansas insurance market is healthy and has many insurers write homeowners policies in the state. In Kansas, the cost to obtain coverage is reasonable and does not price consumers out of the market. Not allowing non-renewals will increase cost of homeowner's policies in the state will increase the cost of a policy and may discourage insurers from writing homeowners insurance in the state. There are few examples of this practice in Kansas and most Kansas insurers pay their claims year after year. KAPCIC members also believe that if enacted, this prohibition will not be positive if new companies are looking to enter the Kansas market.

KAPCIC believes that HB 2241 will have a negative impact on the Kansas insurance market, Kansas consumers and Kansas insurance companies. We urge no action on HB 2241.

Thank you for your time and I will be happy to answer any questions.