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March 11, 2019  
SB 78, Assignment of Benefits  
Blake Roberts, Eaton Roofing and Exteriors  
In Support of SB 78

Chairman Patton and members of the House Judiciary Committee:

Thank you for the opportunity to represent the members of the Kansas Roofing Association (KRA) who stand in strong support of SB 78 the Assignment of Benefits reforms.

Currently Kansas has an unrestricted Assignment of Benefits (AOB) process. As a professional roofing and exterior company rooted in Kansas, we are in favor of the ability to work closely with policyholders and insurance companies to secure a successful outcome for the policyholder and to insure that the AOB doesn't become an "Assignment of Abuse."

Many policy holders, especially the elderly and those in more rural areas have little experience negotiating a claims process. They can become easy targets for unscrupulous contractors and unlicensed public adjustors in the event of a qualifying event.

We have seen issues with this to some degree but it is only a matter of time before the "big one" hits one of the larger metropolitan areas. An unrestricted Assignment of Benefits allows a scenario where untethered out-of-state contractors come in to prey on communities under the guise of "I'll make it simple for you" promises.

This bill provides a framework for a restricted Assignment of Benefits where contractors, policyholders and insurance companies can work together toward a successful completion of a covered event.

I would be happy to answer any questions.

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