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February 25, 2022

House Fed/State Affairs  
300 SW 10<sup>th</sup> St.  
Room 346-S  
Topeka, KS 66612

RE: HB2706: An Act Concerning Industrial Hemp; etc.—Proponent

House Fed/State Affairs Committee Members:

Thank you for allowing this hearing. I am Chantal Roberts, resident in Overland Park, Johnson County. I am a speaker, author, and an expert witness in insurance claims handling, standards, practices, and procedures. I am writing to support House Bill No. 2706: An Act Concerning Industrial Hemp; Related to Hemp Products; etc.

Many other Proponents will discuss the medical benefits of hemp products; some may mention the desire to have Kansas law mirror Federal law in that final hemp products cannot contain more than .3% of delta 9-THC in dry weight; these are important considerations, but given my insurance background, I consider the insurance value of amending K.S.A. 2021 Supp. 2-3901 and 2-3908 and repealing the existing sections.

Overland Park is one of the United States' insurance hubs; it draws many insurers who employ thousands of agents, underwriters, actuaries, and adjusters. Indeed, it is one of the reasons I moved here over 3 years ago. While domestic insurers may be hesitant to underwrite marijuana (delta 9-THC), they are happy to underwrite hemp-based products such as CBD, delta 8-THC, delta 10-THC, and the other cannabinoids which are being discovered on almost a daily basis.

This underwriting practice creates premiums dollars for the insurers whose employees live in Kansas such as my husband and me.

In conclusion, I'd like to thank the committee for allowing the submission of this written testimony in support of House Bill No. 2706: An Act Concerning Industrial Hemp; Related to Hemp Products; etc. Please pass this bill out of committee favorably.

Best regards,  
CMR Consulting

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