

Testimony Regarding SB 71

January 26, 2012

Thank you Chairwoman Teichman and Committee Members for the opportunity to appear before you in **opposition to the passage of SB 71**. I stood before this committee last year as an opponent of **SB 71** and my reasons for opposition have not changed.

I have been a full time Life Insurance Agent since 1979. When I started there were no continuing education credits (C.E.C's) required to maintain an insurance license in Kansas. I don't recall what year I first had to sit through a continuing education class, but over the years I have spent thousands of dollars and many hours to meet the requirements. Between last session and this session I had to complete the required C.E.C.'s to maintain my insurance agent license. During my time (12 hours) in class I was reminded why I oppose **SB 71**.

The current number of C.E.C's required to maintain an insurance license is more than adequate. The reason is they are of little to no value. An agent doesn't have to listen or even pay attention in class to receive a certificate stating that they have met the requirement. The only requirements are to be in the class 50 minutes of every hour, an agent must stay awake, not read the newspaper or other non-class materials and they cannot work on their computer or cell phone. As you can see on page 6, lines 29-31 C.E.C.'s are not contingent on passage of any exam. **SB 71** would double the number of hour's single line agents must take.

Reading the bill, I see on Page 5, lines 38-43, passage of **SB 71** would remove the requirement that the Commissioner assign titles, (property and casualty or life insurance), to the courses. There are many insurance agents, like me, who only write certain coverage's, such as Medicare supplement or life. If courses are not titled, an agent could take a course unrelated to any product they sell. This shows that the C.E.C.'s are not about protecting consumers or making better agents.

I ask you to let **SB 71** die in committee.

Thank you for your time and I'll be glad to stand for questions at the proper time.