



FARMERS

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February 13, 2013

**To: Senator Rob Olson, Chairman
Senate Financial Institutions & Insurance Committee**

From: Lee Wright, Government & Industry Affairs Manager

Re: Testimony on Senate Bill 138 – Public Adjuster Licensing

Position: Oppose

Chairman Olson and members of the Committee, my name is Lee Wright and I represent Farmers Insurance. Thank you for allowing us this opportunity to provide testimony in opposition of SB 138.

Farmers Insurance has been doing business in Kansas since 1930. We are a major insurer of homeowners in the state. We are also the largest insurance employer with over 3,000 Farmers employees working in Kansas.

Farmers opposes legislation that gives public adjusters legal standing where they currently do not operate.

Public adjusters are claims adjusters that represent the policyholder. Unfortunately, some public adjusters prey on vulnerable customers in the immediate wake of storms, inflate claims, and charge exorbitant fees. As such, Farmers does not believe the state should now open its doors to public adjusters for the handling of homeowner claims.

We already have a consumer focused Insurance Department in place that plays a strong role in ensuring policy holders receive a fair settlement from their insurance company.

We respectfully request the Committee find SB 138 unfavorable for passage.

Thank you.