



**Written testimony in front of the Senate Judiciary Committee regarding Senate Bill 78
On behalf of the Kansas Association of Insurance Agents**

Written by William A. Larson, attorney for the Kansas Association of Insurance Agents

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Mr. Chairman and members of the Committee the KAIA is an association of independent insurance agents. It has over 300 member agencies with over 2000 licensed insurance agents. I am submitting written testimony on behalf of the KAIA.

SB 78 seeks to provide protections for homeowners who assign their right to payment by their insurance carriers to Residential Contractors for repairs to or reconstruction of their homes. Residential contractors as defined in the Bill include roofers, exterior and/or interior contractors, contractors that provide cleanup services, construction managers and any assignee or representative of the homeowner. The Bill provides Residential Contractors must give a specific written warning to homeowners and provides other protections. It also provides if a Residential Contractor fails to comply with the Act any assignment is void.

The KAIA supports SB 78 because it believes it will help protect homeowners, insurance carriers and residential contractors and urges the Committee to act favorably on it.

