



Property Casualty Insurers  
Association of America  
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**Comments of Larrie Ann Brown, Legislative Counsel**  
**Property Casualty Insurers Association of America**  
**Senate Commerce Committee**  
**Support of Sub for HB 2024**  
March 18, 2013

Madam Chair and members of the Committee, thank you for allowing me to appear before you today on behalf of The Property Casualty Insurers Association of America (PCI). PCI supports Sub for HB 2024, which creates a registration requirement for roofing contractors who want to do business in Kansas. PCI is a national property casualty trade association comprised of over 1,000 member companies, representing the broadest cross-section of insurers of any national trade association. PCI member companies write approximately half of all auto insurance sold in Kansas and members represent 44.5 percent of the total property casualty business and 40.2 percent of the homeowners business.

Sub for HB 2024 is a consumer protection bill that will protect Kansans from unscrupulous individuals posing as skilled, licensed, bonded roofing contractors. These individuals have various ways they take advantage of consumers from offering to repair damages to a residential property by promising to pay or rebate any or all of the consumers insurance deductible by inflating the cost of the repairs, to staging an injury and then filing a claim against the homeowner's insurance. Many provide poor workmanship and there are even instances of asking for full payment in advance from the consumer and then the "roofer" never returns to complete the work.

PCI joins with the other proponents, including legitimate and honest roofing contractors, and ask that you protect your constituents, our customers, from these "bad actors" by passing Sub for HB 2024. Thank you and I'll be happy to answer any questions you may have.

Senate Commerce Committee  
Date: 3-18-13  
Attachment: 14