



FARMERS

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Ref Substitute for House Bill No. 2024

Senate Commerce Committee

As a resident and business owner in Kansas I am requesting your vote for House Bill # 2024.

This bill will protect Kansas consumers from roofers who commit deceptive and illegal practices.

As an insurance agent this is particularly important to me. I have had several insured's harassed and taken advantage of by dishonest roofers. A few of these insured's have lost thousands of dollars in money by roofers requiring down payments prior to starting the work only to never return and complete the repairs. Many times I have seen these; hit and run, type of roofers come into an area previously hit by a hail storm, convincing the homeowner to allow them to inspect their roof then telling them their roof has hail damage and to file a claim with their insurance company when actually there is no insurable damage. In the end this puts the insured at odds with the claims adjuster questioning why the roofer said there was damage and we are saying there is none. As for the roofer he simply goes to the next house hoping for better luck with it. Not to mention insurance companies look at claims history and frequency these needless claims can put an insured in jeopardy of being non-renewed or unable to find coverage with a preferred company.

Another byproduct of these hit and run roofers is their lack of or inability to warranty their work. That is if you can find them once they have moved on to another state and storm.

If the roofer is required to register with the state of Kansas to work this should significantly reduce this kind of activity, since the roofer would be held at a higher standard.

For years I have worked with most of the local established roofing companies. I rely on and can feel confident in asking them to give me a honest assessment of an insured's roof and if they say there is any insurable damage I know I can confidently advise my insured to file a insurance claim. This bill should help protect those roofers who are committed to our state to provide a professional and trust worthy service.

Unfortunately, our state is one of the last to consider enacting this type of bill and with storm season approaching, Kansas consumers will once again be targeted by these predators.

Respectfully,



Dean Ladd

PS: If you know of anyone that could benefit from the service I provide I would be most grateful if you would please give them my name.

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