



Upland Mutual Insurance, Inc.

Serving Kansas since 1896

March 7, 2019

The Honorable Fred Patton
Chairman, House Judiciary Committee
Room 519-N, State Capitol Building
300 SW 10th Street
Topeka, Kansas 55512

Re: SB 78 Consumer Protection-Assignment of Benefit

Dear Chairman Patton and Committee Members,

Upland Mutual Insurance, Inc. is a property and casualty insurance company that was established in 1896. We serve approximately 20,000 Kansans from our home office in Junction City, and employ 12 employees. For 123 years we have served Kansans through marketing our products through independent agencies. We are currently represented by 164 agencies and over 750 licensed agents.

The abuse of the Assignment of Benefits (AOB) that we have primarily seen in other states thus far invites complications, delays in affecting repairs and increased costs from the beginning of the claim process. In addition to the adverse impact on Policyholders, the increased cost born by the company will eventually be passed on to the consumer.

For 23 of my 37 years of employment with Upland Mutual I have had the pleasure of serving as President. Mr. Chairman, in that timeframe you can rest assured that we have encountered claim disagreements. As it is not in the Policyholder's, company's, contractor's or adjuster's interest to delay the process, we work to find a compromise resolving the disputed issue and expediting the repairs while minimizing the involvement of attorneys.

Passage of SB78 will deter the cancerous abuse of AOB from rooting itself in Kansas and we urge you to support the passage of this bill.

If you or any member of the Committee would like to discuss this further, I would be happy to do so. My direct line is 785-530-6020 and my email address is CBrown@UplandMutual.com.

Respectfully,

Chris P. Brown
President