MINUTES OF THE HOUSE INSURANCE AND FINANCIAL INSTITUTIONS COMMITTEE

The meeting was called to order by Chairman Clark Shultz at 3:40 P.M. on February 15, 2007 in Room 241-N of the Capitol.

All members were present.

Committee staff present:

Melissa Calderwood, Kansas Legislative Research Department

Terri Weber, Kansas Legislative Research Department

Bruce Kinzie, Revisor of Statutes Office

Sue Fowler, Committee Secretary

Conferees appearing before the committee:

Representative Stephanie Sharp, Lenexa, KS

Ed Klumpp, Topeka, KS

Bill Sneed, Topeka, KS

Craig Jorgensen, Lenexa, KS

Pedro Irigonegaray, Topeka, KS

Representative Melody McCray-Miller, Wichita, KS

Hollister K. Petraeus, Wichita, KS

Jason, Selmon, Wichita, KS

Rickie Coleman, Wichita, KS

Chrystal Diamond, Wichita, KS

Mitzi Rivers, Wichita, KS

April Holman, Topeka, KS

Danielle Dempsey-Swope, Topeka, KS

Elias Garcia, Topeka, KS

Melinda Lewis, Kansas City, KS

Tim Hagan, Wichita, KS

Robert Baker, Wichita, KS

Erik Sartorius, Overland Park, KS

Paul Morrison, Topeka, KS

Angie Franklin, Wichita, KS

James Hardcastle, Wichita, KS

Kevin Myles, Wichita, KS

Ernie Kutzley, Topeka, KS

Paul Babich, Wichita, KS

Shari Weber, Topeka, KS

Lee Williams, Wichita, KS

Bob Stephan, Lenexa, KS

Bud Burke, Lawrence, KS

Pat Leonard, Paola, KS

Whitney Damron, Topeka, KS

Pedro Torres, Wichita, KS

Jake Lowen, Wichita, KS

Osiha Anderson, Atlanta, GA

Robin Waller, Wichita, KS

Jerel Wright, Topeka, KS

Rev. Lincoln Montgomery, Wichita, KS

Sharon A. Werner, Wichita, KS

Kevin Glendenning, Topeka, KS

Others attending:

See attached list.

CONTINUATION SHEET

MINUTES OF THE House Insurance and Financial Institutions Committee at 3:40 P.M. on February 15, 2007 in Room 527-S of the Capitol.

Hearing on:

HB 2378 Uninsured motor vehicle; no property damage recovery

Proponents:

Representative Stephanie Sharp, District 17, Lenexa, KS, (<u>Attachment #1</u>), appeared before the committee in support of <u>HB 2378</u>.

Ed Klumpp, Kansas Association of Chief of Police, Topeka, KS, (<u>Attachment #2</u>), presented written testimony in support of <u>HB 2378</u>.

Bill Sneed, State Farm Insurance, Topeka, KS, (<u>Attachment #3</u>), presented written testimony in support of **HB 2378**.

Craig Jorgensen, American Family, Lenexa, KS, (<u>Attachment #4</u>), presented written testimony in support of **HB 2378**.

Opponents:

Pedro Irigonegaray, Kansas Trial Lawyers Association, Topeka, KS, (<u>Attachment #5</u>), gave testimony before the committee in opposition to <u>HB 2378</u>.

Hearing closed on HB 2378.

Hearings on:

HB 2244 Payday loans, statewide database for verifying compliance

HB 2245 Vehicle title loans, regulation of

The Chairman opened the hearings on **HB 2244** and **HB 2245**.

Representative Melody McCray-Miller, District 89, Wichita, KS, (<u>Attachment #6</u>) and (<u>Attachment #33</u>), appeared before the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Hollister K. Petraeus, Roundtable on Payday Lending, Ft. Leavenworth, KS, (<u>Attachment #7</u>), presented written testimony to the committee in support of <u>HB 2244</u>.

Paul Morrison, Kansas Attorney General, Topeka, KS, (<u>Attachment #8</u>) and (<u>Attachment #9</u>), gave testimony before the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Jason Selmon, Sunflower Community Action, Wichita, KS, (<u>Attachment #10</u>) and (<u>Attachment #35</u>), appeared before the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Rickie Coleman, Sunflower Community Action, Wichita, KS, (<u>Attachment #11</u>), appeared before the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Chrystal Diamond, Sunflower Community Action, Wichita, KS, (<u>Attachment #12</u>), appeared before the committee in support of <u>HB 2244</u>.

Mitzi Rivers, Sunflower Community Action, Wichita, KS, (<u>Attachment #13</u>), gave testimony before the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Danielle Dempsey-Swope, Kansas African American Commission, Topeka, KS, (<u>Attachment #14</u>), appeared before the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Elias Garcia, Governor's Office of Hispanic and Latino Affairs, Topeka, KS, (<u>Attachment #15</u>), appeared before the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Melinda Lewis, El Centro, Kansas City, KS, (<u>Attachment #16</u>), presented written testimony to the committee in support of <u>HB 2244</u>.

Tim Hagan, Consumers Credit Counseling Services Inc., Wichita, KS, (<u>Attachment #17</u>), gave testimony before the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Robert Baker, Housing and Credit Counseling Services Inc., Wichita, KS, (<u>Attachment #18</u>), gave testimony before the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Erik Sartorius, City of Overland Park, Overland Park, KS, (<u>Attachment #19</u>), appeared before the committee in support of <u>HB 2244</u>.

Angie Franklin, Communities United Credit Union, Wichita, KS, (<u>Attachment #20</u>), presented written testimony to the committee in support of <u>HB 2244</u> and <u>HB 2245</u>..

April Holman, Kansas Action for Children, Topeka, KS, (<u>Attachment #21</u>), gave testimony for the committee in support of <u>HB 2245</u>.

James Hardcastle, Sunflower Community Action, Wichita, KS, (Attachment #22), presented written

CONTINUATION SHEET

MINUTES OF THE House Insurance and Financial Institutions Committee at 3:40 P.M. on February 15, 2007 in Room 527-S of the Capitol.

testimony to the committee in support of HB 2244 and HB 2245.

Kevin Myles, NAACP, Wichita, KS, (<u>Attachment #23</u>), presented written testimony to the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Ernie Kutzley, AARP Kansas, Topeka, KS, (<u>Attachment #24</u>), presented written testimony to the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Paul Babich, United Teachers of Wichita, Wichita, KS, (<u>Attachment #25</u>), presented written testimony to the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Shari Weber, Community Bankers Association of Kansas, Topeka, KS, (<u>Attachment #26</u>), presented written testimony to the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Lee Williams, Central Star Credit Union, Wichita, KS, (<u>Attachment #27</u> - NO TESTIMONY RECEIVED), gave verbal testimony to the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Sharon A. Werner, Sedgwick County Office of The District Attorney, Wichita, KS, (<u>Attachment #28</u>), presented written testimony to the committee in support of <u>HB 2244</u>.

Bud Burke, QC Holdings/CFSA, Lawrence, KS, (<u>Attachment #29</u>), gave testimony to the committee in opposition to <u>HB 2244</u>.

Bob Stephan, CFSA, Lenexa, KS, (<u>Attachment #30</u>), gave testimony to the committee in opposition to <u>HB</u> 2244.

Whitney Damron, Kansas Payday Loan Association, Topeka, KS, (<u>Attachment #31</u>), gave testimony to the committee in opposition to <u>HB 2244</u>.

Pat Leonard, Kansas Payday Loan Association, Topeka, KS, (Attachment #32), gave testimony to the committee in opposition to HB 2244.

Pedro Torres, Sunflower Community Action, Wichita, KS, (<u>Attachment #34</u>), appeared before the committee in support of <u>HB 2245</u>.

Jake Lowen, Hope Street Youth Development, Wichita, KS, (<u>Attachment 36</u>), appeared before the committee in support of <u>HB 2245</u>.

Osjha Anderson, Loanmax, Atlanta, GA and Robin Waller, Loanmax, Wichita, KS, (<u>Attachment #37</u>), appeared before the committee in opposition to <u>HB 2245</u>.

Jerel Wright, Kansas Credit Union Association, Topeka, KS, (<u>Attachment #38</u>), presented written testimony to the committee in opposition to <u>**HB 2245**</u>.

Kevin Glendenning, Office of the State Bank Commissioner, Topeka, KS, (<u>Attachment #39</u> and <u>Attachment #40</u>), presented written testimony to the committee in support of <u>HB 2244</u> and <u>HB 2245</u>.

Rev. Lincoln Montgomery, Sr. Pastor at Tabernacle Baptist Church, Wichita, KS, (<u>Attachment #41</u>), presented written testimony to the committee in opposition to <u>HB 2244</u> and <u>HB 2245</u>.

Hearings closed on HB 2244 and HB 2245.

Next meeting will be Monday, February 19, 2007, 3:30 P.M., in Room 527-S.

Meeting adjourned at 6:40 P.M.