

DATE: February 16, 2023

TO: The Honorable Jeff Longbine

Members of the Senate Financial Institutions & Insurance Committee

FROM: Elizabeth Smoller, General Counsel

Kansas Association of Insurance Agents

RE: KAIA opposes SB 76

Thank you for the opportunity to present our written testimony on SB 76.

The Kansas Association of Insurance Agents (KAIA) is a statewide association of independent insurance agents. Our 320 member agencies are business owners that live, work, and serve local communities, employing over 2,200 licensed agents across Kansas. They offer both personal and commercial coverage for their clients through multiple insurance companies.

Our association provides continuing education ("CE") opportunities to our members throughout the year in a variety of formats. We invest in the educational opportunities with the goal of not only helping them acquire the required CE credit hours but to provide professional development that will expand their knowledge allowing them to better serve their customers and grow their business. We encourage all our members to be purposeful with their education, taking quality courses that are beneficial to their professional growth. We have a robust educational catalogue of courses.

So many things within the insurance industry and marketplace continue to evolve and change and requiring CE is a minimum standard to ensure licensed agents are keeping pace with changes and advances within the industry for the benefit of their customers. The regulatory requirements, coverage options, policy forms, carriers, and the sales and technology used continue to evolve over the years. This is especially true for property and casualty agents. For agents to continue to represent their clients on a professional, safe basis and to help maintain the credibility and professionalism of our industry, it is important to keep CE a requirement for all licensed agents who continue to interact directly with customers.

Finally, while we understand the quality of CE may vary by provider and by line of business, we believe it is important for agents to continue to receive quality education that is pertinent to their profession while they continue to interact directly with customers. We appreciate the creativity and thought that went into the drafting of this bill, however, based on the feedback of our Government Affairs Committee, KAIA opposes SB76 for the reasons above and its broad impact.

