INDEPENDENT INSURANCE AGENTS OF CONNECTICUT, INC.

30 Jordan Lane, Wethersfield, CT 06109
(860) 563-1950 (800) 842-2208
FAX (860) 257-9981

Warren C. Ruppar
President

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Testimony of the Independent Insurance Agents of Connecticut
to the Insurance And Real Estate Committee
In Regard to House Bill 5502
An Act Concerning Changes to the Property and Casualty Insurance Statutes

Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee, my name is Warren Ruppar and I am President of the Independent Insurance Agents of Connecticut. The Independent Insurance Agents of Connecticut is a trade association which has been located in Connecticut and has represented independent agents for 115 years. IIAC currently represents more than 400 member agencies and their associates as well as their 3600-plus employees. I come to you today to speak on House Bill 5502.

In section 5-1 (c) the proposal states that any person who "discusses with the insured's insurance company first-party property loss or damage under the insured's policy or a first party claim" would be defined as a "public adjuster." This language is very broad and appears to include an insurance producer, any agency staff person or customer services representative in the definition of "public adjuster." The normal duties of a producer or staff include talking with the insured and or an insurance company claim person to assist with the resolution of a claim. These individuals are not considered public adjusters.

In section 6-2 (b) there is also a restriction on when a "public adjuster" may contact an insured. This restriction may hinder the ability of a producer, agency staff or customer service representative in talking with an insured in the event of a claim if the definition in section 5-1 (c) remains.

IIAC suggests that insurance producers, agency staff and customer service representatives be exempted from this definition so that they may assist their customers when a loss occurs.