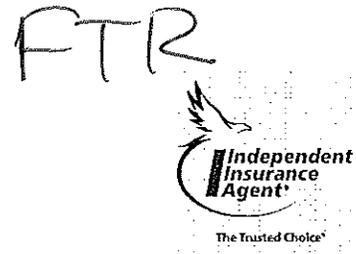


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**Warren C. Ruppap**  
President

March 13, 2014

**Testimony of the Independent Insurance Agents of Connecticut  
to the Insurance And Real Estate Committee  
In Support of Senate Bill 395  
An Act Authorizing Domestic Surplus Lines Insurers and  
The Insurance Department's Financial Regulatory Oversight of Insurance Companies**

Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee, my name is Warren Ruppap 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 in support of Senate Bill 395.

IIAC supports Senate Bill 395 as it will expand the insurance marketplace in Connecticut. The surplus lines insurance availability is an important component in how insurance is purchased and offers choices for individuals and business as they manage their risk. Senate Bill 395 will increase the availability of insurance in Connecticut and provide regulatory oversight.

IIAC urges the committee to support Senate Bill 395.