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May 1, 2013

The Honorable Kevin Petersen  
Chair, Assembly Committee on Insurance  
Room 105W  
State Capitol Building  
Madison, Wisconsin 53708

Re: Testimony Letter in Support of AB 81 – Insurance Committee Hearing, May 2, 2013

Dear Chairman Petersen and Members of the Committee:

The National Association of Mutual Insurance Companies (NAMIC) writes in support of AB 81, which establishes consumer protections for citizens devastated by natural disaster. The bill also helps guard the reputation of Wisconsin's small businesses that work tirelessly to help communities recover after disaster.

NAMIC is the largest and most diverse property/casualty trade association in the country, with 1,400 regional and local mutual insurance member companies serving more than 135 million auto, home, and business policyholders and writing in excess of \$196 billion in annual premiums. More than 200,000 people are employed by NAMIC member companies. In Wisconsin, we have 190 member companies, including 115 domiciled companies, which underwrite 51% of the state's insurance business.

In Wisconsin, when disaster hits, the community pulls together. Unfortunately, there are those who prey on the vulnerable at this critical time. Unscrupulous persons, usually from out of state, descend in order to take advantage of those most in need, especially seniors. They engage in high pressure pitches for repair services, much of which is either unneeded or performed in a shoddy fashion. In addition to practically robbing storm victims, they damage the reputation of and take business from the ethical, local companies that have served the community often for years.

AB 81 performs a valued service by cracking down on these "storm scammers." It protects citizens from high pressure sales tactics and other unethical behavior. It allows communities and individuals to get back on their feet. NAMIC urges a vote in favor of the bill when it is considered in executive session.

We appreciate your effort in giving this issue the serious attention it deserves. If there is anything NAMIC can do to assist you, or if you have any questions or comments, please do not hesitate to contact me. In the meantime, I remain,

Sincerely,



Mark Johnston  
State Affairs Manager - Midwest