



Wisconsin Insurance Alliance
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May 2, 2013

TO: Members of the Assembly Insurance Committee
FR: Andy Franken

RE: Support AB- 81

On behalf of the Wisconsin Insurance Alliance, I ask you to SUPPORT Assembly Bill 81, relating to contracting with residential contractors.

The Wisconsin Insurance Alliance (WIA) is a state trade association of property and casualty insurance companies. Our membership ranges from some of the largest property and casualty insurers in the country to some of the smaller Wisconsin town mutual insurance companies.

Wisconsin residents spend over \$1 billion on homeowners insurance annually. Homeowner insurers return a significant portion of those dollars back to consumers and the local economy when they facilitate the repair of damaged homes. Companies work in good faith to settle claims to consumer satisfaction. Although not perfect, the marketplace in Wisconsin works and works well for consumers. According to the most recent report from the National Association of Insurance Commissioners, Wisconsin ranks the fourth lowest in average homeowner premium.

Assembly Bill 81 provides protections for consumers when confronted with unscrupulous and aggressive contractors. The legislation provides three main protections:

- Prohibits tactics to induce customers such as providing payment for insurance deductibles
- Allows consumers to rescind contract if losses are not covered in whole or in part by the insurance policy.
- Requires return of any payments if the contract is rescinded under the provisions of the bill

Thank you for your consideration.