

Members of the Texas House of Representatives
Members of the Texas Senate
Texas Capitol
Austin, Texas 78701

To the Members of the Texas Legislature:

For over eighty years, Coburn's Supply Company has provided quality plumbing, heating, air conditioning, mechanical, and other utility supplies to professional contractors and individuals. Today, we operate over 50 locations in Texas, Louisiana, Mississippi, and Tennessee.

In Texas, we have locations in Athens, Baytown, Beaumont, Jasper, Conroe, Galveston, Houston, Liberty, Longview, Lufkin, and Tyler.

Today, I am asking you to oppose Senate Bill 1628 and House Bill 3646.

These bills would hurt our business, by potentially having a chilling effect on the construction industry in Texas. By making it harder for insurance policyholders to recover from insurance companies after storms, the bills will create barriers to securing financing for construction projects across Texas.

By making it harder to enforce requirements that insurers handle claims fairly and pay them promptly, this proposed legislation would make it harder for policyholders to recover after losses. How will policyholders rebuild their properties after storms if they cannot recover their losses? And why would a bank, developer, or investor help fund a construction project if they have reason to doubt that they may lose the ability to rebuild after a storm?

Worse, the bills could make policyholders subject to criminal penalties for submitting a claim containing "false" information as to the scope of damage or the cost of repairs. Even though the scope of damage and the cost of repairs is precisely the matter likely to be in dispute between a policyholder and an insurance company. To criminalize the efforts of a business or homeowner to recover every dollar owed under an insurance policy would have a chilling effect on Texas's business environment.

For all of these reasons, I request that you oppose Senate Bill 1628 and House Bill 2646.

Respectfully,



Bill Geyser
Senior Vice President & General Manager
Coburn's Supply Company