January 27, 2026

Joyce Hirt
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To the House Judiciary Committee
Rep. Susan Humphries, Chair
Regarding HB 2351 – Proponent

Dear Chair Humphries and Committee Members,

My name is Joyce Hirt, and I am a homeowner in Johnson County, Kansas. I am retired and I write in strong support of HB 2351 because the insurance appraisal process (something I was told would be quick, fair, and binding) became one of the most stressful and financially frightening experiences of my life.

In March 2023, a severe storm caused major damage to my home. My kitchen ceiling leaked badly, and a reputable contractor confirmed hail damage to my wood shake shingle roof and metal roof components. Like most homeowners, I trusted my insurance company to help me protect what is one of my most significant remaining assets.

Instead, despite the insurer's adjuster documenting hail damage to multiple roof components, the estimate I received allowed nothing for roof repairs and resulted in a payment of only $370.93. I remember opening that estimate and feeling shocked and overwhelmed. At my stage of life, I do not have the ability to absorb large, unexpected expenses or simply "wait it out."

With the help of my contractor, I submitted photographs and an estimate reflecting the true scope of the damage.

The insurance company then hired an engineer. Even that engineer confirmed hail damage to the metal roof components and recommended specific repairs. Yet my insurer still refused to update its estimate, even to include repairs recommended by its own expert. Months passed with repeated emails and phone calls, all while my home remained unrepaired and I continued to worry about how I would pay for the work that clearly needed to be done.

By September 2023, nearly six months after my claim, I still had no resolution and the delay exacerbated my damages. Believing I had no other reasonable option, I agreed to appraisal in October 2023, trusting that the process would finally bring fairness and closure. I paid $1,500 out of pocket to hire an appraiser which was money that was significant for me and not easily replaced.

The appraisal resulted in an award of $22,500, an amount that was less than what I paid to replace my roof. Importantly, my appraiser and the insurer's appraiser agreed on that figure, and no umpire was involved. Because the insurer's own appraiser concurred, I felt a cautious sense of relief and believed the dispute was finally resolved. Instead, my insurer delayed for months and ultimately refused to pay the appraisal award, asserting the right to deny coverage despite the appraisal being described as "binding."

At that point, I had no choice but to hire legal counsel and file suit. Because attorneys willing to represent insurance policyholders on a contingency basis are rare, I could not find a local lawyer. I was eventually referred to Graybill & Hazlewood, LLC, where attorneys Russ Hazlewood and Michelle Le agreed to take my case.

After more than a year of litigation, my attorneys were able to recover the appraisal award, along with their attorney fees. From the date of loss to final payment, the process took over two years. During that time, I was forced to pay for repairs out of pocket while worrying about whether I would ever be reimbursed. I did not receive payment until November 2025.

The appraisal process did not protect me. It delayed payment, increased my costs, and forced me into litigation anyway. For someone in my position, retired, and without endless financial resources, this process was especially damaging. No Kansas homeowner should be forced into appraisal against their will simply to obtain the benefits they already paid for.

HB 2351 restores critical protections for Kansas policyholders and would help ensure that others are not put through the same financial and emotional strain that I experienced. I respectfully urge the Committee to pass HB 2351.

Thank you for your time and for considering the real impact these laws have on Kansans.

Respectfully,

Joyce Hirt
Fairway, Kansas