



EAGLE MUTUAL

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January 23, 2026

-- Written Testimony --

HB 2461

House Insurance Committee

Mr. Chair and Members of the Committee:

Thank you for the opportunity to provide written testimony on behalf of Eagle Mutual, a Kansas domiciled domestic property and casualty insurance company, with home office in Ellinwood, Barton County, Kansas. Although I represent our company herein, Eagle Mutual is an active member of the Kansas Association of Property and Casualty Insurance Companies (KAPCIC), where I am current President of the association, and the National Association of Mutual Insurance Companies (NAMIC), where I currently serve on the PAC Board of Trustees. Those views and positions I have herein would be shared by many other KAPCIC and NAMIC member companies through their services to the policyholders throughout the great state of Kansas. On behalf of the property & casualty insurance industry in Kansas and our company Eagle Mutual, along with all the policyholders we serve throughout Kansas I urge your support for HB 2461.

This legislation was requested following a recent Attorney General's Opinion—prompted by the Kansas Department of Insurance—which reversed long-standing state law. Historically, public adjusters in Kansas were permitted to practice only in commercial lines; the recent opinion unexpectedly expanded their reach into residential and personal lines. HB 2461 seeks to clarify the law and reinstate the prohibition of public adjusters in personal insurance.

We believe that prior to this opinion, the law was well-settled. In fact, the Legislature has twice rejected attempts to expand public adjuster authority (in 2009 and 2013 via SB 138). During those sessions, the Kansas Department of Insurance opposed the expansion, maintaining that K.S.A. 40-5502 specifically limits licensing to commercial contracts.

We oppose the expansion of public adjusters into personal lines for the following reasons:

- Strong Consumer Protections: Kansas already has a robust regulatory system and a consumer-focused Commissioner. The Unfair Claims Settlement Practices Act ensures policyholders receive fair treatment without needing third-party intervention.
- Protection of Funds: Public adjusters typically charge a percentage of the settlement. This reduces the funds available to Kansans to actually repair their homes and property.
- Simplicity of Personal Lines: Unlike complex commercial contracts, personal lines insurance is straightforward. An intermediary is generally unnecessary and adds an expensive layer of bureaucracy.
- Market Competition: Kansas is a highly competitive market. Insurers are incentivized to provide fair settlements to maintain customer satisfaction and high retention rates; underpaying claims is counter-productive to their business model.
- Public adjusters often reduce the net payment a homeowner receives. In a state as well-regulated as Kansas, this service is unnecessary.

We respectfully request your support and favorable action on HB 2461.

Justin Lear, MIP/MID

CEO Eagle Mutual – Ellinwood, Kansas