

January 26, 2026  
Kansas Legislature  
House Committee on Insurance

**RE: HB 2461, Related to Public Adjusters**

Dear Chairman Sutton and members of the Committee,

Thank you for giving the National Association of Mutual Insurance Companies (NAMIC) an opportunity to submit written testimony to the Committee on Insurance for the hearing on HB 2461.

The National Association of Mutual Insurance Companies (NAMIC) is the foremost trade association representing the property/casualty insurance industry. Serving more than 1,300 member companies—including local and regional insurers as well as some of the nation’s largest carriers—NAMIC members collectively write \$467 billion in annual premiums, representing 61% of the homeowners and 53% of the automobile insurance markets. For more than 130 years, NAMIC has been the leading voice advancing public policy solutions and regulatory frameworks that promote a strong, competitive market and protect our members and their policyholders.

NAMIC strongly supports HB 2461, which clarifies that public adjusters cannot engage on residential insurance claims. The previous interpretation of the law limited them to strictly commercial insurance claims and we believe this policy worked well for Kansans and insurers alike.

When public adjusters get involved in a claim, they lengthen the process and increase costs. Insurers and consumers alike want to settle claims as quickly as possible to ensure repairs are made in a timely manner. Public adjusters delay that process, which requires additional resources, increasing costs. The other concern with delaying the process is additional damage can occur, especially in the instance of an event that impacts a roof. If a roof is not repaired and inclement weather occurs, water damage and other negative things can occur.

Additionally, public adjusters charge a fee to the policyholders, limiting the amount they recover from their insurance company. By taking a fee from the settlement, consumers are not made whole and may have to cover that cost out of pocket.



This legislation is simple in that it clarifies the law to the previous interpretation. By passing HB 2461, the legislature will ensure that Kansas continues to have a competitive and affordable insurance market that benefits all Kansans.

Thank you for your time,

Phillip Arnzen  
Regional Vice President, Midwest  
NAMIC