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MEMORANDUM

To: Chair Dietrich and the Senate Committee on Financial Institutions and Insurance
From: Office of Revisor of Statutes
Date: February 5, 2026
Subject: Bill Brief - SB 55

SB 55 would prohibit the assignment of benefits under property and casualty insurance and would also define such an assignment of benefits as an unfair or deceptive act or practice.

Section 1 of the bill would create a new provision of law that would prohibit a person from accepting an assignment, in whole or in part, of any post-loss insurance benefit under a residential or commercial property insurance policy. The section further provides that an assignment agreement shall be considered against public policy and be null and void.

Section 2 would add the solicitation or acceptance of an assignment in whole or in part, of any post-loss insurance benefit under a residential or commercial property insurance policy to K.S.A. 40-2404, the statute that defines unfair methods of competition and unfair or deceptive acts or practices in the business of insurance.

SB 55 is a holdover from last session and would need updating if the committee were to act favorably on the bill. We would remove the term "person" and replace it with "contractor" and we would also repeal K.S.A. 50-6,143 which authorizes the assignment of benefits by roofers in the residential sector.

If approved, the bill would take effect upon its publication in the statute book.