

**February 5, 2026**

**SB 55**

**Testimony by:  
Blake Roberts  
Weddle and Sons Inc.**

**In Support of SB 55**

**Chair Dietrich and Members of the Senate Committee on Financial Institutions and Insurance:**

Thank you for the opportunity to testify on behalf of the members of the **Kansas Roofing Association (KRA)** in strong support of **SB 55**, which addresses important reforms to **Assignment of Benefits (AOB)** practices in Kansas.

As a professional roofing contractor rooted in Kansas, we support the ability to work collaboratively with policyholders and insurance companies to achieve successful, timely claim outcomes—while also ensuring that Assignment of Benefits does not evolve into an **“Assignment of Abuse.”**

Many policyholders—particularly the elderly and those living in rural areas—have limited experience navigating the insurance claims process. Unfortunately, this makes them vulnerable to **unscrupulous contractors and unlicensed public adjusters** following a qualifying loss.

**Assignment of Benefits** opens the door for **out-of-state, unaccountable contractors** to enter our communities, often under the promise of “we’ll make it simple for you,” only to leave homeowners and insurers facing inflated costs, disputes, and delays.

SB 55 represents a **proactive step by Kansas lawmakers** to protect policyholders **before** Assignment of Benefits abuse becomes widespread. Rather than waiting for a crisis that drives up insurance premiums, overwhelms courts, and harms consumers—as seen in other states—Kansas is choosing to act early and responsibly.

This legislation preserves the policyholder’s control over their claim, ensures transparency in the repair process, and protects vulnerable consumers from being pressured into signing away policy rights they may not fully understand. At the same time, it allows reputable contractors to continue working cooperatively with insurers through direction-to-pay arrangements, ensuring repairs are completed efficiently and fairly.

By setting clear boundaries now, SB 55 strengthens consumer protections, reduces the risk of fraud and litigation abuse, and helps maintain a stable and competitive insurance marketplace for Kansas families.

**The Kansas Roofing Association also supports the proposed amendments** to this bill and believes they further strengthen its consumer-protection goals.

Thank you for your time and consideration. I would be happy to answer any questions.