



February 5, 2026

Chairman Dietrich, and Members of the Senate Financial Institutions and Insurance committee, thank you for the opportunity to appear before you today on behalf of the Kansas Building Industry Association (KBIA) in support of SB 55. KBIA is an affiliate of the National Association of Home Builders (NAHB) with eight local building associations and more than 2,000 members across the State of Kansas.

As we are all too aware, Kansas is often the recipient of severe inclement weather particularly significant hail or wind events. These hailstorms often lead to widespread damage that triggers insurance claims and neighborhood, city, or even regional-wide repair needs. When this happens we often see a flood of contractors canvassing neighborhoods, going door to door to assess damages. While many of these contractors are quality reputable businesses, we also see an influx of less legitimate entities, often from outside the state borders. These groups often employ high pressure scare tactics, overstating damage and potential consequences, then seek to have the homeowner assign their insurance benefits directly to the company. This may appear beneficial to the homeowner at first, eliminating their need to personally go through the insurance claims process, but far too often it results in shoddy, or no, repairs, and a company that has left the state. In these instances the homeowner is truly in a pickle as their insurance company has paid the claim, their roof may not have been fully repaired, and they are stuck going out of pocket to complete the necessary repairs.

I can speak from personal experience as my home was hit by a severe hailstorm in the Spring of 2025. In a week no less than 10 different roofing repair companies stopped by leaving flyers, making phone calls, or visiting with me personally. Several of these were not registered as required by state law. While I vetted and selected a well-respected local company to replace my roof and damaged siding, it would have been far too easy to select the wrong company and end up in a bad spot.

Thank you for the opportunity to submit testimony in support of SB 55. We believe this provides a good framework to protect property owners at a time of great need while not placing a burden on the legitimate businesses that work in this space.

Sean Miller  
Kansas Building Industry Association