



Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

BULLETIN 2015-4

TO: All Insurance Companies Writing Individual Life Insurance In Kansas

FROM: Ken Selzer, CPA, Commissioner of Insurance

SUBJECT: Temporary Life Insurance

DATE: December 15, 2015

The Kansas Insurance Department recently conducted a survey of companies writing individual life insurance policies in Kansas and found that insurers have not uniformly provided consumers with temporary insurance as required by K.S.A. 40-451. Some companies were found to not provide temporary coverage and others listed conditions and/or exclusions on the receipt beyond what is permitted by K.S.A. 40-451(b).

The purpose of this Bulletin is to remind insurers authorized to sell life insurance in Kansas of the requirements of K.S.A. 40-451. K.S.A. 40-451 requires the insurer provide temporary coverage and a written receipt for premium when an application and initial payment, or authorization for payment, are received. The written receipt may not require that the applicant be insurable or that medical exams be complete on the date of the application, and it may not contain any other exclusions or require any other conditions beyond what is allowed under K.S.A. 40-451(b).

Insurers are advised to take appropriate steps to ensure compliance regarding temporary life insurance when writing new individual life business in Kansas.

Questions about the requirements stated in this Bulletin should be addressed to Shannon Lloyd, Market Conduct Examiner, Kansas Insurance Department, 420 SW 9th Street, Topeka, Kansas 66612, by phone at 785-296-2061, or via email at sllloyd@ksinsurance.org.