

**BEFORE THE COMMISSIONER OF INSURANCE  
OF THE STATE OF KANSAS**

In the Matter of the Financial Condition Examination	)	
Report as of December 31, 2019	)	Docket No. 88674
<b>Kansas Life and Health Insurance</b>	)	
<b>Guaranty Association</b>	)	
	)	

**ORDER**

This matter is before the Commissioner of Insurance for consideration of the financial condition examination report as of December 31, 2019, for Kansas Life and Health Insurance Guaranty Association. Before the Commissioner of Insurance is whether to adopt, reject, or modify the examination report pursuant to K.S.A. 40-3014.

The Commissioner of Insurance, having fully considered and reviewed the financial condition examination report, together with all written submissions, applicable rebuttals, and all relevant portions of the examiners' workpapers, finds as follows:

**Policy Reasons**

It is stated policy of the State of Kansas that whenever the Commissioner of Insurance deems it necessary, but at least once every five years, an examination of the affairs and financial condition of the Kansas Life and Health Insurance Guaranty Association can be undertaken. Through the examination process, the insurance consuming public will be well served and protected.

**Findings of Fact**

1. The Commissioner has jurisdiction over this matter pursuant to K.S.A. 40-3006.

2. An examination of Kansas Life and Health Insurance Guaranty Association was undertaken by the Kansas Insurance Department and was completed on March 29, 2021.

3. On March 29, 2021, the examiner-in-charge tendered and filed with the Kansas Insurance Department a verified written report of the examination within thirty (30) days following completion of the examination.

4. Following receipt of the verified report, the Kansas Insurance Department transmitted the report to Kansas Life and Health Insurance Guaranty Association on May 26, 2021, with a duly executed notice advising the company of its opportunity to prepare and submit to the Kansas Insurance Department a written submission or rebuttal with respect to any and all matters contained in the report.

5. On June 8, 2021, Kansas Life and Health Insurance Guaranty Association filed a written submission accepting the verified report with two minor changes.

6. Within thirty (30) days of the end of the time period allowed for written submission or rebuttal, the Commissioner of Insurance fully reviewed the report, together with all written submissions and rebuttals provided by Kansas Life and Health Insurance Guaranty Association. The Commissioner of Insurance further reviewed all relevant workpapers.

7. No other written submissions or rebuttals were submitted by Kansas Life and Health Insurance Guaranty Association.

### Conclusion of Law

8. K.S.A. 40-3014 provides, in pertinent part:

“The association shall be subject to examination and regulation by the commissioner[.]”

9. Based upon the Findings of Fact enumerated in paragraphs #1 through #7 above, the financial condition examination report as of December 31, 2019 of Kansas Life and Health Insurance Guaranty Association should be adopted.

10. Kansas Life and Health Insurance Guaranty Association hereby waives any and all rights to further administrative adjudication or review of this matter, including any and all rights conferred upon it under K.S.A. 77-501, *et seq.* and K.S.A. 77-601, *et seq.*

11. This Order constitutes the Final Order in this matter.

#### **IT IS THEREFORE, BY THE COMMISSIONER OF INSURANCE, ORDERED THAT:**

1. The financial condition examination report as of December 31, 2019, of the Kansas Life and Health Insurance Guaranty Association is adopted.

2. The Commissioner of Insurance retains jurisdiction over this matter to issue any and all further Orders deemed appropriate or to take such further action necessary to dispose of this matter.

IT IS SO ORDERED THIS 22nd DAY OF June 2021, IN THE CITY OF  
TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



*Vicki Schmidt*

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Vicki Schmidt  
Commissioner of Insurance

By:

Approved by the Kansas Insurance  
Department Legal Division

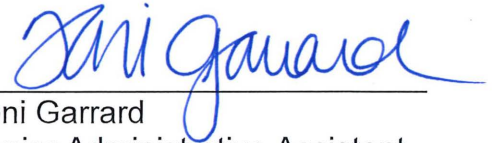
*Paige Blevins*

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Paige Blevins  
Lead Regulatory Counsel

**Certificate of Service**

The undersigned hereby certifies that she served the above and foregoing Order on this 22nd day of June 2021, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

Board of Directors  
Kansas Life and Health Insurance Guaranty Association  
3745 SW Wanamaker Road, Suite C  
Topeka, KS 66610



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Toni Garrard  
Senior Administrative Assistant