

Kansas Administrative Regulations
Agency 40. Insurance Department
Article 1. General

40-1-19 Insurance companies; combination policies; requirements.

Each company authorized to transact business in this state shall be prohibited from issuing a policy which combines insurance for which rate filings are required with insurance for which rate filings are not required. This regulation shall not apply to the following:

(a) any policy for which:

(1) the premium for insurance coverage which is not subject to rate control is less than 50% of the total premium; or

(2) the rate for each insurance coverage which is included in the policy is filed with and approved by the commissioner; or

(b) any policy combining life and accident and sickness insurance pursuant to K.S.A. 40-401.

(Authorized by K.S.A. 40-103, 40-2204(G); implementing K.S.A. 40-926, 40-927, 40-1111, 40-1112, 40-1113, 40-2203; effective Jan. 1, 1966; amended Jan. 1, 1967; amended May 1, 1979; amended May 1, 1986; amended May 16, 1997.)