

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

**40-1-9 Insurance companies; insurance contracts; premiums defined.**

(a) (1) The following charges made by insurance companies or their representatives, in connection with the issuance or servicing of policies of their insureds, shall be considered ``premiums``:

(A) Membership fees;

(B) policy fees;

(C) service charges; and

(D) charges made by title insurance companies or their agents for the assumption of the risk created by issuance of the title insurance policy.

(2) ``Premiums`` shall be subject to each applicable fee and tax, shall be authorized by the applicable rate filings of the company required by chapter 40, Kansas Statutes Annotated, and shall be subject to any other applicable statutes.

(b) This regulation shall not apply to interest permitted or required by K.S.A. 40-282 and 40-283.

(Authorized by K.S.A. 40-103; implementing K.S.A. 40-252, 40-283, 40-928, 40-1113; effective Jan. 1, 1966; amended Jan. 1, 1969; amended Jan. 1, 1971; amended May 1, 1979; amended May 1, 1986.)