

**Kansas Administrative Regulations**  
**Agency 40. Insurance Department**  
**Article 14. Insurance Premium Finance Companies**

**40-14-9 Same; disclosure of annual percentage rate.**

(a) Each premium finance company shall include in its premium finance agreement a provision to disclose the annual percentage rate pursuant to Kansas administrative regulation 75-6-26.

(b) The total service charges included for a premium finance agreement and the total interest charged on the agreement shall be added together when computing the annual percentage rate of the disclosure.

(Authorized by K.S.A. 40-103, 40-2608; implementing K.S.A. 40-2609, 16a-3-206; effective, E-69-20, Sept. 1, 1969; effective Jan. 1, 1970; amended May 1, 1979; amended May 1, 1986; amended May 1, 1987.)