

**Kansas Administrative Regulations**  
**Agency 40. Insurance Department**  
**Article 3. Fire and Casualty Insurance**

**K.A.R. 40-3-13. Fire and casualty insurance companies; rating plans; duplication prohibited.** Risk modification, as described in K.A.R. 40-3-12, shall not be applied to duplicate factors already fully recognized in the otherwise applicable rate. (Authorized by K.S.A. 40-103 and 40-961; implementing K.S.A. 40-955; effective Jan. 1, 1966; amended May 1, 1979; amended May 1, 1986; amended September 16, 2005.)