

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

K.A.R. 40-3-24. Fire and casualty insurance; inland marine rules, rates, and rating plans; general custom of industry defined. (a) The following types of risks shall be the inland marine classes that are, by general custom of the industry, written according to manual rates or rating plans:

- (1) Bicycle floater;
- (2) cameras;
- (3) fine art in private collections;
- (4) golfer's equipment floater;
- (5) musical instruments;
- (6) personal articles floater;
- (7) personal effects;
- (8) personal furs or fur floater;
- (9) personal jewelry or jewelry floater;
- (10) personal property floater;
- (11) silverware floater;
- (12) stamp and coin collection floater;
- (13) tourist baggage;
- (14) travel baggage, if issued in combination with accident and sickness

insurance; and

- (15) wedding presents.

(b) Inland marine rates required for filing pursuant to K.A.R. 40-1-19 shall not be subject to this regulation. (Authorized by K.S.A. 40-103; implementing K.S.A. 40-

955; effective Jan. 1, 1967; amended May 1, 1979; amended May 1, 1986; amended September 16, 2005.)