

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

**40-3-38 Mortgage guaranty insurance; unearned premium reserves.**

Each mortgage guaranty insurance company, defined by K.S.A. 40-3502(a), shall compute and maintain an unearned premium reserve in an amount not less than the unearned premium or reserves required by the provisions of K.S.A. 40-234.

(Authorized by K.S.A. 40-103, 40-3521; implementing K.S.A. 40-3516; effective, E-79-3, Jan. 19, 1978; effective May 1, 1979; amended May 1, 1981; amended May 1, 1986.)