

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

**K.A.R. 40-3-44. Automobile insurance; underwriting information; restrictions.**

(a) Except as otherwise specified in subsection (b), information regarding motor vehicle accidents, traffic violations, or related convictions occurring more than three years before the date of the application shall not be requested or utilized by insurers in connection with or in making an underwriting decision.

(b) Any information regarding convictions for violations enumerated in K.S.A. 8-285, and amendments thereto, occurring no more than five years before the date of the application may be utilized for underwriting purposes. (Authorized by K.S.A. 40-103 and 40-961; implementing K.S.A. 40-954; effective May 15, 1989; amended March 17, 2006.)