

**Kansas Administrative Regulations
Agency 40. Insurance Department
Article 4. Accident and Health Insurance**

40-4-37a Long-term care insurance; renewal provisions; requirements.

(a) A certificate or individual policy delivered or issued for delivery shall not contain renewal provisions less favorable to the insured than "guaranteed renewable" for life. Any insurer may receive approval of another type of renewal provision if the insurer demonstrates to the satisfaction of the commissioner that the approval would be in recognition of the unique, developing and experimental nature of long-term care insurance.

(b) Individual long-term care insurance policies shall include a renewal provision which complies with subsection (a) of this regulation. The provision shall:

- (1) Be appropriately captioned;
- (2) appear on the first page of the policy; and
- (3) clearly state the terms of renewability.

(Authorized by K.S.A. 40-103, K.S.A. 1991 Supp. 40-2228; implementing K.S.A. 1991 Supp. 40-2228; effective Jan. 4, 1993.)