

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

40-4-4 Accident and health insurance policies; limitation on the use of the terms ``non-cancellable'', ``non-cancellable and guaranteed renewable'' and ``guaranteed renewable''.

(a) The terms ``non-cancellable'', ``non-cancellable and guaranteed renewable'', or ``guaranteed renewable'' may be used only in a policy which the insured has the right to continue in force by the timely payment of premiums set forth in the policy until the age of 65 or to eligibility for medicare. During this period, the insurer shall not have any right to make any change unilaterally in any provision of the policy except as otherwise provided by this regulation.

(b) Each accident and health or accident only policy which provides for weekly or monthly payments, for a specified period during the continuance of a disability resulting from accident or sickness may provide that the insured has the right to continue the policy only to age 60 if, at age 60, the insured has the right to continue the policy in force at least to age 65 while regularly employed.

(c) Any insurer may make changes in premium rates by classes in policies using the term ``guaranteed renewable''.

(d) The foregoing limitation on use of the term ``non-cancellable'' shall also apply to any synonymous term such as ``not cancellable'' and the limitation on use of the term ``guaranteed renewable'' shall apply to any synonymous term such as ``guaranteed continuable''.

(e) The development of policies having other guarantees of renewability shall not be restricted. Accurate description of terms of renewability or classification of policies as ``guaranteed renewable'' or ``non-cancellable'' for any other specified period shall not be prohibited, if the terms used to describe them in policy contracts and advertising cannot readily be confused with the above terms.

(Authorized by K.S.A. 40-103; implementing K.S.A. 40-2215(C); effective Jan. 1, 1966; amended May 1, 1975; amended May 1, 1979; amended May 1, 1986.)