



Kansas Insurance Department

Ken Selzer, Commissioner of Insurance

MEMORANDUM

To: Joint Committee on Administrative Rules and Regulations

From: Cindy Hermes
Director, Public Outreach/Health Care Consumer Ombudsman
Kansas Insurance Department

Re: K.A.R. 40-2-18

Date: September 28, 2015

My name is Cindy Hermes and I am Director of Public Outreach for the Kansas Insurance Department. With me today is Jason Lapham, Director of our Market Regulation and Producer Licensing Division. I would like to thank the committee for allowing the Department to appear and comment on the proposed amendment to K.A.R. 40-2-18.

Because current practice is consistent with this amendment, there is no economic impact on life insurers. Similarly, there will be no economic impact on the Kansas Insurance Department, consumers, small businesses, or other governmental agencies.

We would be happy to answer any questions the members of the committee might have. Again, thank you for allowing us to appear today and comment on the proposed regulation.

**Jt Cmte on Adm Rules and
Regulations**

Attachment

Date

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9-28-2015