

Claims Handling Operations—Catastrophic Events; HB 2469

HB 2469 prohibits local units of government from imposing restrictions or enforcing local licensing or registration ordinances on insurance claims handling operations during any catastrophic event threatening life or property. The bill requires insurers to notify the city or county prior to establishing a claims handling operation.

Under the bill, a political subdivision will not be prohibited from exercising its police power when necessary to preserve public health and welfare, including, but not limited to, enforcing its building, zoning, and fire safety codes.

The bill defines “claims handling operations” as including, but not limited to, the establishment of a base of operations on a temporary basis, not to exceed six months, by an insurer within the disaster area and the investigation and handling of claims by personnel authorized by such insurer. The term “insurer” means an insurance company, as defined in KSA 40-201 (general provisions, Insurance Code).