



# Kansas Insurance Department

**Sandy Praeger**

COMMISSIONER OF INSURANCE

**FOR IMMEDIATE RELEASE**

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## **Supporting Kansas Military Tops Praeger's Recommendations** *Insurance Commissioner Releases Legislative Package*

Kansas Insurance Commissioner Sandy Praeger is asking state lawmakers to show appreciation for Kansas service personnel by giving their families' peace of mind. If the legislation passes, insurance companies would be prohibited from increasing premium charges affecting the insurance coverage of Kansas families with a loved one serving overseas. "This is the least we can do," said Commissioner Praeger. "Our friends and neighbors defending our freedom should have the same insurance coverage when they come home as they did when they were deployed." ([See SB No. 103](#)) **PASSED**

Another proposal would prohibit insurers from canceling a homeowner's policy due to a single weather related claim. "We all know Kansas has its fair share of weather events," said Praeger, "so consumers shouldn't be penalized for making a claim for storm damage; storms are one of the reasons why we buy insurance." ([See HB No. 2174](#))

The Kansas Insurance Department will also be asking lawmakers to pass legislation protecting consumers when they inquire about their insurance coverage. Currently, some insurance companies are reporting inquiries as claims in property claim databases, such as the Comprehensive Loss Underwriting Exchange (C.L.U.E.). "Consumers should not be punished for asking about their coverage limits. We should be able to have straight forward conversation with our agent without being penalized," said Praeger. ([See HB No. 2173](#))

"These significant consumer protection proposals, if enacted into law, will benefit all Kansans," said Praeger. Other legislation included in the Insurance Department's 2005 legislative package:

- Require Insurance Companies to provide written notice that a block of business will be closed and inform the customer of the opportunity to purchase "like" coverage, if available, within 60 days following the date of notice; ([See SB No. 176](#)) **PASSED**
- Create a joint legislative/insurance industry task force to study the current insurance agent licensing law; ([See SCR No. 1602](#))
- Join an interstate compact which would provide for uniform standards and a single point of filing for several lines of insurance including life, annuities, disability and long-term care, which would allow for greater speed to market of these products. "The goal of the compact legislation is to be a participating state in a national, state-based system of insurance regulation for these products – and an interstate compact helps us do that," said Praeger. "Implementation of this compact would provide a high level of consumer protection while decreasing regulatory costs." ([See SB No. 268](#)) **PASSED**

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