



KANSAS AUTOMOBILE INSURANCE PLAN

My name is Gary Domer and I am the manager of the Kansas Automobile Insurance Plan. The Plan often referred to as “the assigned risk plan” is the state’s residual market for individuals or businesses who are unable to obtain automobile coverage through the regular voluntary insurance market. The Plan is not a government agency, but is regulated by the Kansas Insurance Department, just like any other insurance company admitted to do business in this state.

I report to a nine-member governing committee that are appointed by the Kansas Insurance Commissioner. The Governing Committee is comprised of three foreign insurance company representatives, two domestic insurance company representatives, two Kansas insurance agents and two members of the public.

The Plan was established by the Kansas Legislature on November 20, 1950 under KSA 40-2102 to provide private passenger auto liability insurance to those unable to find coverage in the voluntary markets. The plan has been amended to provide not only Physical Damage coverage but also Commercial auto liability and physical damage coverages.

The main book of business is private passenger automobile business which includes not only private passenger auto but also motorcycles, and motor homes. The Plan will also write non-owned auto coverage for those individuals who do not own an automobile.

Most of our private passenger auto business is written at the base limits of liability of 25,000/50,000/25,000. If enacted, this bill would increase the amount the majority of the plans policyholders pay by 34% for liability coverage.

For example, if the person lives in Wichita the base premium for Bodily Injury Liability would increase from \$252.00 per year to \$338.00 per year. In Topeka, the current premium is \$225.00 would increase to \$302.00 per year.

The rates provided in the attached table are based upon the current rates filed and approved by the Kansas Insurance Department.

If you have any questions I will be happy to answer them at this time.



KANSAS AUTOMOBILE INSURANCE PLAN

Territory	Definition	Current Premium	New Premium
17	Eastern Part of the State	\$173.00	\$232.00
16	Western Part of the State	\$162.00	\$217.00
29	Wyandotte Country east of I-635	\$312.00	\$418.00
30	Johnson county lying east of and north of I-635 and all of Wyandotte county lying between I-435 and I-635	\$236.00	\$316.00
31	The remainder of Wyandotte and Johnson County	\$227.00	\$304.00
06	Lawrence - The entire city of Lawrence with the remainder of the county is territory 17	\$190.00	\$255.00
27	Manhattan – The entire city and all of Manhattan township in Riley county and Blue Township in Pottawatomie county. The remainder of the counties are Territory 17	\$180.00	\$241.00
28	Salina - The entire city and the area enclosed by the outside boundaries of Cambria, Greeley, Smoky Hill and Elm Creek townships.	\$195.00	\$261.00
08	Hutchinson - The entire city and the area enclosed by the outside boundaries of Center, Little River, Salt Creek, Clay, Medora, Valley, Grant, Reno, Yoder, and Lincoln townships. The remainder of Reno County is territory 17	\$195.00	\$261.00
26	Emporia The entire city and the area enclosed by the outside boundaries of Emporia township. The remainder of Reno County is territory 17	\$148.00	\$198.00
05	Wichita - The entire city and the area enclosed by the outside boundaries of Delano, Minneha, Waco, Derby, Park, Wichita, Gypsum, Payne Haysville, Riverside, Kechi, Valley Center cities and townships. The remainder of Sedgwick County is territory 17	\$252.00	\$338.00
11	Topeka - The entire city and the area enclosed by the outside boundaries of Cullen Village, Mission, Tecumseh, Menoken, Soldier, Topeka townships in Shawnee County and all of Kaw Township in Jefferson County. The remainder of Shawnee County is territory 12	\$225.00	\$302.00
12	The remainder of Shawnee county no included in the Topeka Territory.	\$191.00	\$256.00