

The National Guard Association of Kansas Insurance Program has provided peace of mind to members of the Kansas National Guard since the early 1980s. There is a variety of coverage options based on the member's preference to insure themselves and their family.

We provide coverage for all Kansas National Guard members with at least \$1,000 of coverage; this is made possible by a joint agreement between the National Guard Associations of Kansas and the underwriter, American Equity Insurance Company. The 2015-2016 year is the second full year of offering coverage of at least \$1,000. There has been four families this year that have received \$1,000 payments that in prior years would have been left without an immediate payment. The National Guard Association of Kansas also provides an opportunity for a free \$10,000 policy for the first 12 months as a member of the Kansas National Guard. The program is proud that it maintains the 24 hour guarantee of payment upon notification of death.

During the 2015-2016 year there were death claims of \$204,000 paid to members covered by the Insurance Program. This is an increase from last year and has been the highest that has been paid in the last four years. As seen in the accompanying fact sheet Kansas pays death claims on the average of one per month.

The administrative fee that American Equity shares with the National Guard Association of Kansas continues to be above the industry standards of the fees shared by all the underwriters of the State Sponsored Life Insurance. Last year the experience refund shared by American Equity was above those received by other state associations from their respective Insurance Program Underwriters. It appears that this year will follow suit.

The Insurance Program continues to share revenues with the Enlisted Association of the National Guard of Kansas in a variety of venues. There is an agreement between the two associations, the Insurance Program provides \$6.00 per EANGKS member and an additional \$6.00 for each member that is enrolled in the Insurance Program. In addition, the Insurance Program provides funding to support a luncheon at the annual conference and sponsorship of the EANGKS golf tournament. Dialogues are ongoing with the EANGKS to explore other opportunities to collaborate.

We continue our work to expand the service we provide to Kansas National Guardsmen. The vitality of the program is sustained through briefings to members of the Kansas National Guard at a variety of venues. Briefings during the unit training assemblies average two per month. Venues that prove beneficial include briefings during Annual Training, a station during periodic health assessment, a station at readiness processing assemblies, and Recruit Sustainment Programs or Newcomer Briefings. There is room for growth in this area. Growth potential is greatest in the Air Guard. The program is available to come to your unit by contacting the insurance administrator to schedule a briefing.

We are also expanding our reach to members who prefer to conduct business using the Internet or applications on their smart phone. We have provided options for integration on the website and the NGAKS app for SMART phones.

Thank you for allowing the National Guard Association of Kansas Insurance Program to serve you and those you lead.