FINAL ORDER

EFFECTIVE: 4-17-13

BEFORE THE COMMISSIONER OF INSURANCE OF THE STATE OF KANSAS

In the Matter of the Application of Americus FRA; Arcadia FRA; Augusta FRA; Baxter Springs FRA; Bazine FRA; Beverly FRA; Burrton TWP FRA; Butler No 3 FRA; Butler No 9; Chanute FRA; Chapman Rural FRA; Cherryvale; Coffeyville FRA; Columbus FRA; Ellinwood FRA Ellis FRA; Erie FRA; Eudora FRA; Girard FRA; Grainfield FRA; Grant FRA; Hays FRA; Herington FRA Holton FRA; Independence FRA; Kansas City; Kingman FRA; Larned FRA; Lawrence FRA; Lecompton FRA; Lincoln FRA; Lyons; McPherson No 9; McPherson FRA; Miami FRA; Nemaha FRA; NessCity FRA; Norton FRA; Olathe FRA; Osage FRA; Overland Park FRA; Phillips FRA; Reno FRA; Republic FRA; Riley FRA; Sabetha FRA; Saline FRA; Sumner FRA; Tonganoxie FRA;	Docket No. 4504-FR
White City FRA; Whitewater FRA; Winfield FRA;	

FINAL ORDER

After due and proper notice, this matter was called for hearing on November 19, 2012, pursuant to Kansas Statutes Annotated (K.S.A.) 40-1706(c)(6) and the Kansas Administrative Procedure Act, K.S.A. 77-501, et seq. Those Firefighter Relief Associations applying for a redetermination ("Applicants") were: The Americus Firefighters Relief Association presented evidence by sworn electronic affidavit. The Arcadia Firefighters Relief Association presented evidence by sworn electronic affidavit. The Augusta Firefighters Relief Association presented evidence by sworn electronic affidavit. The Baxter Springs Firefighters Relief Association did not present any evidence. The Bazine Firefighters Relief Association presented evidence by sworn electronic by sworn electronic affidavit. The Burton TWP Firefighters Relief Association presented evidence by sworn electronic by sworn electronic affidavit. The Burton TWP Firefighters Relief Association presented evidence by sworn electronic evidence by sworn electronic affidavit.

evidence by sworn electronic affidavit. The Butler No 9 Firefighters Relief Association withdrew their request for a hearing. The Chapman Rural Firefighters Relief Association presented evidence by sworn electronic affidavit. The Cherryvale Firefighters Relief Association did not present any evidence. The Coffeyville Firefighters Relief Association did not present any evidence. The Columbus Firefighters Relief Association presented evidence by sworn electronic affidavit. The Ellinwood Firefighters Relief Association presented evidence by sworn electronic affidavit. The Ellis Firefighters Relief Association presented evidence by sworn electronic affidavit. The Erie Firefighters Relief Association withdrew their application for redetermination. The Eudora Firefighters Relief Association presented evidence by sworn electronic The Girard Firefighters Relief Association presented evidence by sworn affidavit. electronic affidavit. The Morrill Firefighters Relief Association presented evidence by sworn electronic affidavit. The Grainfield Firefighters Relief Association presented evidence by sworn electronic affidavit. The Grant Co Firefighters Relief Association presented evidence by sworn electronic affidavit. The Hays Firefighters Relief Association presented evidence by sworn electronic affidavit. The Herington Firefighters Relief Association presented evidence by sworn electronic affidavit. The Holton Firefighters Relief Association did not present any evidence. The Independence Firefighters Relief Association presented evidence by sworn electronic affidavit. The Kansas City Firefighters Relief Association presented evidence by sworn electronic affidavit. The Kingman Firefighters Relief Association presented evidence by sworn electronic affidavit. The Larned Firefighters Relief Association presented evidence by sworn electronic affidavit. The Lawrence Firefighters Relief Association presented evidence By Sworn Electronic Affidavit. The Lecompton No 1 Firefighters Relief

Association presented evidence by sworn electronic affidavit. The Lincoln No 1 Firefighters Relief Association presented evidence by sworn electronic affidavit. The Lyons Firefighters Relief Association did not present any evidence. The McPherson No 9 Firefighters Relief Association withdrew their application for redetermination. The Firefighters Relief Association withdrew McPherson their application for redetermination. The Miami Co1 Firefighters Relief Association presented evidence by sworn electronic affidavit. The Nemaha No 2 Firefighters Relief Association presented evidence by sworn electronic affidavit. The Ness City Firefighters Relief Association presented evidence by sworn electronic affidavit. The Norton No 2 Firefighters Relief Association presented evidence by sworn electronic affidavit. The Olathe Firefighters Relief Association withdrew their application for redetermination. The Osage No 4 Firefighters Relief Association presented evidence by sworn electronic affidavit. The Overland Park Firefighters Relief Association presented evidence by sworn electronic affidavit. The Phillips No 1 Firefighters Relief Association presented evidence by sworn electronic affidavit. The Reno No 3 Firefighters Relief Association presented evidence by sworn electronic affidavit. The Republic No 10 Firefighters Relief Association did not submit any evidence. The Riley Firefighters Relief Association presented evidence by sworn electronic affidavit. The Sabetha Firefighters Relief Association presented evidence by sworn electronic affidavit. The Saline No 3 Firefighters Relief Association withdrew their application for redetermination. The Sumner No 9 Firefighters Relief Association presented evidence by sworn electronic affidavit. The Tonganoxie Firefighters Relief Association presented evidence by sworn electronic affidavit. The Towanda Firefighters Relief Association presented evidence by sworn electronic affidavit. The Wellington Firefighters Relief Association presented evidence by sworn

electronic affidavit. The Westmoreland Firefighters Relief Association presented evidence by sworn electronic affidavit. The White City Firefighters Relief Association presented evidence by sworn electronic affidavit. The Whitewater Firefighters Relief Association presented evidence by sworn electronic affidavit. The Winfield Firefighters Relief Association presented evidence by sworn electronic affidavit.

Bob Tomlinson, Assistant Commissioner, was the Presiding Officer duly appointed by Commissioner Praeger.

The Kansas Insurance Department was represented by John Wine, Staff Attorney, and John Boyd, administering the Firefighter Relief Association regulatory activities for the Kansas Insurance Department.

Said Presiding Officer, being fully advised in the premises and giving due consideration to the evidence presented, makes the following findings of fact, conclusions of law, and determination of public policy:

Findings of Fact

At issue is the 2012 and future distributions of the Firefighters Relief Fund to firefighters relief associations throughout the State of Kansas pursuant to the Firefighters Relief Act, K.S.A. 40-1701, et seq. Applicants are contending that changed circumstances exist to warrant a redetermination of proportionate amounts payable to all firefighters relief associations from the Firefighters Relief Fund pursuant to K.S.A. 40-1706. Exempt property was not included in the evidence or used for computation of assessed tangible property valuations in accordance with K.S.A. 40-1706(c)(6) and K.A.R. 40-10-2(d) excluding exempt property. John D. Boyd researched the 2012 Kansas Certified Population and the Kansas Assessed Tangible Property Report in

order to verify the population and valuation data submitted. After reviewing this additional evidence the Presiding Officer makes the following findings of fact:

EXHIBIT 1: The Americus Firefighters Relief Association offered evidence in support of a finding of a population of 1,492 and assessed tangible property valuation of \$56,385,350. The July 1, 2012 Kansas Certified Population revealed 1,507 with a 2012 Kansas Assessed Tangible Property Report valuation of \$9,947,799.

EXHIBIT 2: The Arcadia Relief Association offered evidence in support of a finding of a population of 310 and assessed tangible property valuation of \$479,097.

EXHIBIT 3: The Augusta Firefighters Relief Association offered evidence in support of a finding of a population of 13,380 and assessed tangible property valuation of \$39,134,314. The 2012 Kansas Assessed Tangible Property Report revealed a valuation of \$92,085,972.

EXHIBIT 4: The Baxter Springs Firefighters Relief Association did not submit evidence in support of their application for redetermination. The July 1, 2012 Kansas Certified Population revealed 4,195 with a valuation of \$20,234,930 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 5: The Bazine Firefighters Relief Association offered evidence in support of a finding of a population of 520 and assessed tangible property valuation of \$19,391,929.

EXHIBIT 6: The Beverly Firefighters Relief Association offered evidence in support of a finding of a population of 538 and assessed tangible property valuation of \$7,004,610.

EXHIBIT 7: The Burrton TWP Firefighters Relief Association offered evidence support of a finding of a population of 1,349 and assessed tangible property valuation of \$12,815,671.

EXHIBIT 8: The Butler No 3 Firefighters Relief Association offered evidence support of a finding of a population of 1,349 and assessed tangible property valuation of \$12,815,671.

EXHIBIT 9: The Butler No 9 Firefighters Relief Association offered evidence in support of a finding of a population of 1,366 and assessed tangible property valuation of \$10,379,053. The July 1, 2012 Kansas Certified Population revealed 662.

EXHIBIT 10: The Chanute Firefighters Relief Association offered evidence in support of a finding of a population of 10,937 and assessed tangible property valuation of \$95,662,723. The 2012 Kansas Assessed Tangible Property Report revealed a valuation of \$95,585,602.

EXHIBIT 11: The Chapman Rural Firefighters Relief Association Firefighters Relief Association offered evidence in support of a finding of a population of 1,339 and assessed tangible property valuation of \$17,540,989. The July 1, 2012 Kansas Certified Population revealed 1,337.

EXHIBIT 12: The Cherryvale Firefighters Relief Association did not offer any evidence in support of their application for redetermination. The July 1, 2012 Kansas Certified Population revealed 2,330 with a valuation of \$6,847,622 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 13: The Coffeyville Firefighters Relief Association did not offer any evidence in support of their application for redetermination. The July 1, 2012 Kansas

Certified Population revealed 10,137 with a valuation of \$106,781,614 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 14: The Columbus Firefighters Relief Association offered evidence in support of a finding of a population of 21,603 and assessed tangible property valuation of \$41,791,445. The July 1, 2012 Kansas Certified Population revealed 5,610

EXHIBIT 15: The Ellinwood Firefighters Relief Association offered evidence in support of a finding of a population of 2,870 and assessed tangible property valuation of \$37,007,995.

EXHIBIT 16: The Ellis Firefighters Relief Association offered evidence in support of a finding of a population of 2,083 and assessed tangible property valuation of \$11,968,749.

EXHIBIT 17: The Erie Firefighters Relief Association withdrew their application for redetermination.

EXHIBIT 18: The Eudora Firefighters Relief Association offered evidence in support of a finding of a population of 6,217 and assessed tangible property valuation of \$40,089,404. The 2012 Kansas Assessed Tangible Property Report revealed a valuation of \$40,089,406.

EXHIBIT 19: The Girard Firefighters Relief Association offered evidence in support of a finding of a population of 2,789 and assessed tangible property valuation of \$13,434,152. The July 1, 2012 Kansas Certified Population revealed 2,796.

EXHIBIT 20: The Grainfield Firefighters Relief Association offered evidence in support of a finding of a population of 530 and assessed tangible property valuation of \$4,975,188. The July 1, 2012 Kansas Certified Population revealed 3,161 with a valuation of \$21,837,059 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 21: The Holton Firefighters Relief Association did not offer any evidence in support of their application for redetermination. The July 1, 2012 Kansas Certified Population revealed 6,521 with a valuation of \$44,496,642 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 22: The Hays Firefighters Relief Association offered evidence in support of a finding of a population of 20,717 and assessed tangible property valuation of \$191,230,461.

EXHIBIT 23: The Herington Firefighters Relief Association offered evidence in support of a finding of a population of 636 and assessed tangible property valuation of \$10,582,904. The July 1, 2012 Kansas Certified Population revealed 3,161 with a valuation of \$21,837,059 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 24: The Holton Firefighters Relief Association did not offer evidence in support of their application for redetermination. The July 1, 2012 Kansas Certified Population revealed 6,521 with a valuation of \$44,496,642 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 25: The Independence Firefighters Relief Association offered evidence in support of a finding of a population of 9,332 and assessed tangible property valuation of \$47,961,726.

EXHIBIT 26: The Kansas City Firefighters Relief Association offered evidence in support of a finding of a population of 146,453 and assessed tangible property valuation of \$968,084,157. The 2012 Kansas Assessed Tangible Property Report revealed a valuation of \$1,003,846,416.

EXHIBIT 27: The Kingman Firefighters Relief Association offered evidence in support of a finding of a population of 4,464 and assessed tangible property valuation of

\$29,430,470. The July 1, 2012 Kansas Certified Population revealed 3,988 with a valuation of \$29,434,727 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 28: The Larned Firefighters Relief Association offered evidence in support of a finding of a population of 6,049 and assessed tangible property valuation of \$46,085,776. The July 1, 2012 Kansas Certified Population revealed 6,067 with a valuation of \$48,142,003 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 29: The Lawrence Firefighters Relief Association offered evidence in support of a finding of a population of 88,727 and assessed tangible property valuation of \$852,323,227. The July 1, 2012 Kansas Certified Population revealed 89,203 with a valuation of \$869,606,644 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 30: The Lecompton Firefighters Relief Association offered evidence in support of a finding of a population of 1,729 and assessed tangible property valuation of \$17,407,275. The 2012 Kansas Assessed Tangible Property Report revealed a valuation of \$20,678,749.

EXHIBIT 31: The Lincoln No 1 Firefighters Relief Association offered evidence in support of a finding of a population of 343 and assessed tangible property valuation of \$6,536,584. The July 1, 2012 Kansas Certified Population 423.

EXHIBIT 32: The Lyons Firefighters Relief Association did not offer evidence in support of a their application for redetermination. The July 1, 2012 Kansas Certified Population revealed 3,736 with a valuation of \$14,492,050 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 33: The McPherson No 9 Firefighters Relief Association withdrew their application for redetermination.

EXHIBIT 34: The McPherson Firefighters Relief Association withdrew their application for redetermination.

EXHIBIT 35: The Miami No 1 Firefighters Relief Association offered evidence in support of a finding of a population of 30,382 and assessed tangible property valuation of \$176,717,893. The July 1, 2012 Kansas Certified Population revealed 18,383.

EXHIBIT 36: The Nemaha No 2 Firefighters Relief Association offered evidence in support of a finding of a population of 364 and assessed tangible property valuation of \$5,284,661. The 2012 Kansas Assessed Tangible Property Report revealed a valuation of \$5,384,661.

EXHIBIT 37: The Ness City Firefighters Relief Association offered evidence in support of a finding of a population of 1,833 and assessed tangible property valuation of \$43,516,477. The July 1, 2012 Kansas Certified Population revealed 1,692.

EXHIBIT 38: The Norton No 2 Firefighters Relief Association offered evidence in support of a finding of a population of 1,432 and assessed tangible property valuation of \$16,897,531. The 2012 Kansas Assessed Tangible Property Report revealed a valuation of \$16,925,349.

EXHIBIT 39: The Olathe Firefighters Relief Association attempted to withdraw their application for redetermination. The decision was based on erroneous data received from the County Clerk's Office. The July 1, 2012 Kansas Certified Population revealed 127,907 with a valuation of \$1,244,456,427 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 40: The Osage Firefighters Relief Association offered evidence in support of a finding of a population of 2,164 and assessed tangible property valuation of

\$19,454,724. The July 1, 2012 Kansas Certified Population revealed 1,650 with a valuation of \$30,752,397 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 41: The Overland Park Firefighters Relief Association offered evidence in support of a finding of a population of 176,185 and assessed tangible property valuation of \$2,648,371,219. The 2012 Kansas Assessed Tangible Property Report revealed a valuation of \$2,647,770,620.

EXHIBIT 42: The Phillips No 1 Firefighters Relief Association offered evidence in support of a finding of a population of 894 and assessed tangible property valuation of \$18,044,937. The July 1, 2012 Kansas Certified Population revealed 874 with a valuation of \$18,024,993 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 43: The Reno No 3 Firefighters Relief Association offered evidence in support of a finding of a population of 2,970 and assessed tangible property valuation of \$25,169,577.

EXHIBIT 44: The Republic No 10 Firefighters Relief Association did not offer any evidence in support of their application for redetermination. The July 1, 2012 Kansas Certified Population revealed 145 with a valuation of \$3,114,533 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 45: The Riley Firefighters Relief Association offered evidence in support of a finding of a population of 968 and assessed tangible property valuation of \$5,555,844.

EXHIBIT 46: The Sabetha Firefighters Relief Association offered evidence in support of a finding of a population of 3,403 and assessed tangible property valuation of \$15,141,479. The July 1, 2012 Kansas Certified Population revealed 3,514 with a valuation of \$27,799,592 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 47: The Saline No 3 Firefighters Relief Association offered evidence in support of a finding of a population of 1,122 and assessed tangible property valuation of \$19,440,384.

EXHIBIT 48: The Sumner No 9 Firefighters Relief Association offered evidence in support of a finding of a population of 4,434 and assessed tangible property valuation of \$37,634,167. The 2012 Kansas Assessed Tangible Property Report revealed a valuation of \$36,702,540.

EXHIBIT 49: The Tonganoxie Firefighters Relief Association offered evidence in support of a finding of a population of 5,065 and assessed tangible property valuation of \$35,156,433.

EXHIBIT 50: The Towanda Firefighters Relief Association offered evidence in support of a finding of a population of 2,795 and assessed tangible property valuation of \$19,445,029. The July 1, 2012 Kansas Certified Population revealed 2,924 with a valuation of \$25,717,309 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 51: The Wellington Firefighters Relief Association offered evidence in support of a finding of a population of 8,949 and assessed tangible property valuation of \$114,416,313. The July 1, 2012 Kansas Certified Population revealed 9,175 with a valuation of \$59,945,996 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 52: The Westmoreland Firefighters Relief Association offered evidence in support of a finding of a population of 2,131 and assessed tangible property valuation of \$18,745,283. The July 1, 2012 Kansas Certified Population revealed 2,162 with a valuation of \$19,737,198 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 53: The White City Firefighters Relief Association offered evidence in support of a finding of a population of 1,285 and assessed tangible property valuation of

\$10,794,354. The July 1, 2012 Kansas Certified Population revealed 1,214 with a valuation of \$9,965,199 from the 2012 Kansas Assessed Tangible Property Report.

EXHIBIT 54: The Whitewater Firefighters Relief Association offered evidence in support of a finding of a population of 1,641 and assessed tangible property valuation of \$13,382,532.

EXHIBIT 55: The Winfield Firefighters Relief Association offered evidence in support of a finding of a population of 15,082 and assessed tangible property valuation of \$100,040,360

The presiding officer therefore makes findings of fact consistent with the above evidence.

Conclusions of Law

Based upon the evidence and subject to the limitations discussed herein, changed circumstances are found to exist for the Applicants as noted above, to support a redetermination of the proportionate amounts payable to all firefighters relief associations from the Firefighters Relief Fund for 2013 and future distributions pursuant to the Firefighters Relief Act, specifically K.S.A. 40-1706(c)(6).

K.S.A. 40-1706(c)(6) which gives the Commissioner of Insurance the authority to redetermine the proportionate amounts payable to all firefighters relief associations, is silent as to the specific method by which the Commissioner is to make such a redetermination after hearing. The statute gives the Commissioner the discretion to determine how the redetermination is to be made.

To redetermine the proportionate amount payable to all firefighters relief associations, the Commissioner has previously determined and continues to hold that the additional population and assessed tangible property valuation added above shall

be treated separately, as a nonreceiving association, and these figures of the additional population and assessed tangible property valuation of each association will be placed into the formula used to determine the proportionate amounts payable to nonreceiving associations, as contained in K.S.A. 40-1706(c)(6) and K.A.R. 40-10-16.

The procedure described above shall affect the proportionate amount payable to all firefighters relief associations.

Associations that were deemed to have withdrawn their application did not complete the application for redetermination process as provided by K.S.A. 40-1706(c) and were not considered for redetermination for purposes of this hearing and are not prohibited from being considered for redetermination next year. However, it was determined that the Olathe Firefighters Relief Association (Exhibit 39) based their decision to attempt to withdraw on data received from the County Clerk which was later determined to be incorrect. Research, using the 2012 Kansas Certified Population and the 2012 Kansas Assessed Tangible Property Report revealed that the population and valuation increases were sufficient to support a change in circumstances, and therefore the attempted withdrawal is void and redetermination will be made on the better evidence admitted.

Determination of Public Policy

The presiding officer previously ordered that from 2009 and forward that the distribution to the FRAs that redetermine in the state of Kansas will be calculated by a formula based on the population and Assessed Tangible Property Valuation in accordance with K.S.A. 40-1706 (a) (5) (A) and K.A.R. 40-10-2 (d):

- 50% of the distribution is based on the population of the respective FRA in comparison to the entire population as certified to the secretary of state on July 1.
- 50% of the distribution is based on the assessed tangible property valuation of each FRA in proportion to the entire state of Kansas as reported by the County Clerks on the November 1 tax rolls. This formula has been codified in K.A.R. 40-10-16.

IT IS THEREFORE, BY THE COMMISSIONER OF INSURANCE, ORDERED THAT:

Changed circumstances exist as to all Applicants identified above, to warrant a redetermination of the proportionate amounts payable to all firefighters relief associations.

The changed population and assessed tangible property valuation of each applying firefighters relief association which has not withdrawn its application shall be individually placed into the formula as described in the "Determination of Public Policy" paragraph used to calculate shares of distribution. The resulting amount will be added to the amount that the applying association would receive as a receiving association's proportionate share of future distributions.

Each firefighters relief association shall receive their 2012 distribution amount calculated in accordance with K.S.A. 40-1706 on or about July, 2013.

The Commissioner of Insurance retains jurisdiction over this matter to issue any and all further Orders deemed appropriate or to take such further action necessary to dispose of this matter.

IT IS SO ORDERED THIS _17th_ DAY OF APRIL, 2013, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



_/s/ Sandy Praeger Sandy Praeger Commissioner of Insurance BY: _/s/ Zachary J.C. Anshutz Zachary J.C. Anshutz Assistant Commissioner

NOTICE OF RIGHTS

Pursuant to K.S.A. §77-601 et seq. any party is entitled to judicial review to the extent that this order constitutes final agency action. The petition for judicial review must be filed within thirty (30) days of service of this Order (Plus three (3) days for service by mail pursuant to K.S.A. §77-531). In the event a party files a petition for judicial review pursuant to K.S.A. §77-613(e), the Agency Officer to be served on behalf of the Kansas Insurance Department is:

John Wine, General Counsel Kansas Insurance Department 420 S.W. 9th Street Topeka, Kansas 66612

Certificate of Service

The undersigned hereby certifies that the foregoing Notice of Formal Hearing was deposited in the United States Mail, first-class postage prepaid, on the __17th__ day of April 2013, to the following:

Bill Harmon AMERICUS COMM. VOL. FRA 622 408 Mulberry Americus, Kansas 66835

Sam Haskew ARCADIA FRA 107 600 E Race Arcadia, Kansas 66711

Ronald Reavis AUGUSTA FRA 115 2100 Ohio Street Augusta, Kansas 67010

Jeremie Humphrey BAXTER SPRINGS FRA 120 PO Box 577 Baxter Springs, Kansas 66713

Lori Hertel BAZINE FRA 121 PO Box 43 Bazine, Kansas 67516

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Dustin Hattrup LARNED FRA 275 814 Main Larned, Kansas 67550 Chad Mayberry WINFIELD FRA 452 13 Roberts Court Winfield, Kansas 67156

> _/s/ John D. Boyd John D. Boyd Administrator, Firefighter Relief Act Kansas Insurance Department