



COMPLAINT INDEX

REPORT FOR YEAR 2020



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insurance.kansas.gov

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About this Report

What is a complaint?

The Kansas Insurance Department receives thousands of complaints and inquiries each year about insurance companies. Complaints and inquiries from the public give us an indication of the kind of service companies are providing to their customers. We can then work with companies that need to improve in certain areas.

Complaints can also help us identify insurance companies or agents that may need to be investigated for violations of Kansas insurance laws or regulations. The Department also uses complaints to focus public education efforts on the issues that concern Kansas insurance consumers.

Each time we receive a complaint, we notify the insurance company and any involved agents. We send the company a copy of the complaint and ask that it be reviewed and an explanation provided. Companies are required by law to respond to the Department within 15 working days. Most companies are cooperative in working with us to resolve consumer complaints. We keep a record of each complaint filed by a consumer for up to three years.

A formal complaint is any written communication expressing dissatisfaction or concern with an insurance company or an agent. General written inquiries received from consumers are not counted in this report. We also do not include complaints regarding products not within the jurisdiction of the Kansas Insurance Department, such as self-funded plans and Medicare prescription drug plans.

NOTE: A formal complaint must be made in writing.

What is a complaint index?

The complaint index shows how a company compares to other companies in the same line of business. It is a statistic that considers a company's share of complaints in relation to its market share or share of business written in Kansas. Since the complaint index is measured by market share, companies in all lines of business will be measured against an index of 1.00.

For example, a complaint index of 1.00 means the insurer's share of all complaints received is equal to its share of all the business written in Kansas. An index of 2.00 means that the insurer's share of complaints is twice as large as its share of business written. An index of 0.00 indicates that no complaints were received for the company.

The formula is as follows:

$$\frac{\text{Complaint share}}{\text{Market share}} \quad \text{OR} \quad \frac{\text{Company's complaints / all complaints}}{\text{Company's premium / All written premium}}$$

Which complaints do we use?

This report shows complaints for the six major types of insurance: accident and health (including HMOs), annuity, automobile, homeowners, life and long-term care.

We do not include complaints regarding products not within the jurisdiction of the Department, such as self-funded plans and Medicare prescription drug plans. In 2020, the Kansas Insurance Department closed a total of 2,157 complaints. 1,929 involved matters within our jurisdiction.

To ensure fairness, all closed complaints are counted without any attempt to distinguish between “valid” or “invalid” complaints.

Which companies are shown?

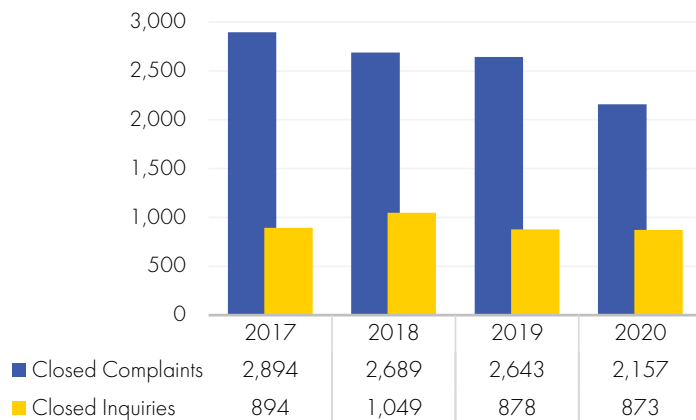
Unless otherwise noted, we list the top 20 premium-writing companies for each line, as well as any company with 10 or more closed complaints for that type of insurance during the calendar year.

During 2020, \$4,124,217.83 was recovered for Kansas consumers as a result of the Department’s assistance. In 2020, the largest number of complaints concerned automobile insurance (32%) and accident & health Insurance (28%). Here is the breakdown:

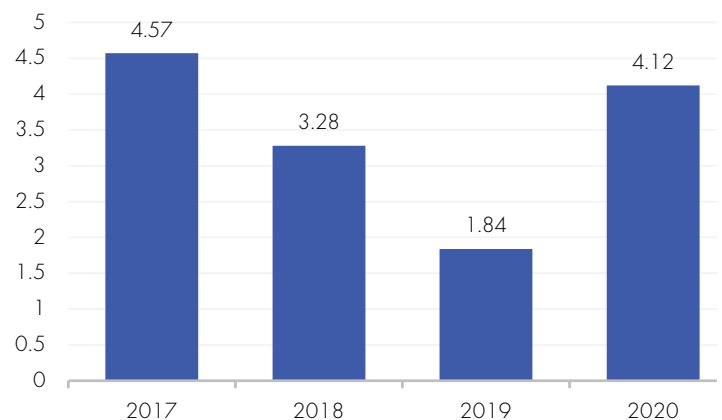
Automobile	32%	Other	7%
Accident & Health	28%	Long-Term Care	6%
Homeowners	15%	Annuity	2%
Life	11%		

*rounded to the nearest percent

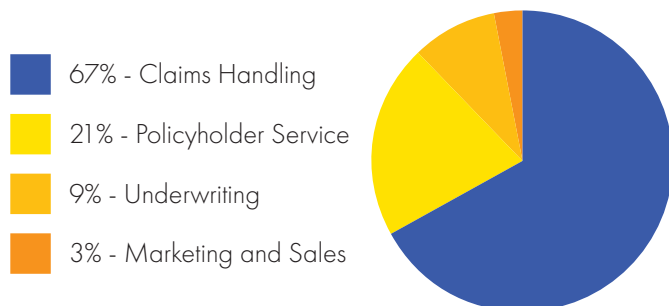
All Closed Complaints & Inquiries



Recoveries Per Year (In Millions)



Sixty-seven percent (67%) of total complaints concerned problems with claims handling. Other common types of complaints involved policyholder services, underwriting and marketing and sales.



Companies may be listed on more than one table and will usually have a different complaint index on each table. For example, if you are shopping for auto insurance, go to the table titled, "Indexes by line: Automobile" to check for your company's complaint index. Companies are listed in alphabetical order.

We list individual insurance companies only, not groups of insurance companies. For example, you may be insured by a company such as State Farm. We show the name of the subsidiary company owned by State Farm. Your policy or ID card lists the exact name of your company.

Why is my company not listed?

If a company is not listed, that means it had fewer than 10 complaints during the calendar year and it was not one of the top 20 premium writers for that line in Kansas. Information can also be compiled for lines of insurance not listed in this booklet. For information on a company not listed or another line of insurance, please call our Consumer Assistance Hotline at 800-432-2484.

Just a snapshot

The statistics in this report give you a "snapshot" of a company that represents complaints filed with the Department regarding that company's business in Kansas for one year and one type of coverage. As indexes are likely to change, you may want to review these "snapshots" annually.

Complaint indexes do not tell you everything about a company. You may also want to consider the following factors when shopping for insurance:

Service — Some companies sell through local agents and some through direct marketing or group plans. You may want to find out how the company services its policyholders.

Licensing Status — Call the Consumer Assistance Hotline at 800-432-2484 to find out if a company is licensed to do business in Kansas.

Financial Stability — Financial stability helps ensure a company can pay its claims. The Department enforces statutory requirements and monitors the financial stability of companies licensed and operating in the state.

You can check a company's financial rating by contacting one of these organizations:

MOODY'S INVESTOR SERVICES

212-553-1653

www.moodys.com

STANDARD & POOR'S
INSURANCE RATING SERVICES

877-772-5436

www.standardandpoors.com

A.M. BEST CO.

www.ambest.com

Cost — We publish easy-to-use booklets and shopper's guides. Download them free from our website at insurance.kansas.gov or call our office to get a free copy 800-432-2484.

Free booklets & shopper's guides

Auto Insurance Shopper's Guide

Health Insurance Shopper's Guide

Home and Renters Insurance Shopper's Guide

Life, Annuities and Long-Term Care Shopper's Guide

2020 Medicare Supplement Insurance

Important

To better understand the complaint process, you might want to review what type of complaint was filed against the company you are looking at. The National Association of Insurance Commissioners (NAIC) provides information by code about the complaint.

Information is available at https://content.naic.org/cis_consumer_information.htm

Input the NAIC company code number found to the left of the company name in the complaint index report and hit the enter key. Once the company is displayed, select "Click for Report Options." Next, select "Go to Complaint Code Report." You will then choose a report based on the type of coverage, reason for complaint, or disposition (final outcome). Finally, select Kansas under the "I want to see complaints for:" drop down. Please note this report varies from the Kansas Insurance Department's Complaint Index as it only captures confirmed complaints, which are defined as:

"A complaint in which the state department of insurance determines:

- a) The insurer, licensee, producer, or other regulated entity committed any violation of:
 - 1) An applicable state insurance law or regulation;
 - 2) A federal requirement that the state department of insurance has the authority to enforce; or
 - 3) The term/condition of an insurance policy or certificate; or
- b) The complaint and entity's response, considered together, indicate that the entity was in error."

Indexes by line: Automobile

Cocode	Company Name	2020 Market Share	2020 Complaints	2020 Complaint Index	2019 Complaint Index	2018 Complaint Index
33154	Alliance Indemnity Company	1.05%	1	0.17	-	-
42579	Allied Property & Casualty Insurance Company	1.51%	8	0.93	0.38	0.64
29688	Allstate Fire & Casualty Insurance Company	4.48%	27	1.06	1.04	1.20
10386	American Family Insurance Company	3.67%	18	0.86	0.76	0.93
19275	American Family Mutual Insurance Company	6.40%	30	0.82	0.64	0.84
18988	Auto Owners Insurance Company	0.77%	15	3.44	2.05	1.51
13773	Farm Bureau Property & Casualty Insurance Company	6.80%	12	0.31	0.64	0.62
21628	Farmers Insurance Company Incorporated	4.64%	16	0.60	1.29	0.77
14138	GEICO Advantage Insurance Company	2.76%	20	1.27	0.77	1.20
14139	GEICO Choice Insurance Company	1.76%	18	1.79	1.10	0.69
12966	Key Insurance Company	0.86%	18	3.68	4.07	4.77
23787	Nationwide Mutual Insurance Company	1.07%	5	0.82	-	-
16322	Progressive Direct Insurance Company	6.23%	30	0.84	1.10	1.15
42919	Progressive Northwestern Insurance Company	7.98%	32	0.70	0.73	0.91
25405	Safe Auto Insurance Company	0.23%	10	7.53	-	-
24740	Safeco Insurance Company Of America	1.63%	8	0.86	0.79	1.00
23388	Shelter Mutual Insurance Company	3.37%	11	0.57	0.88	1.06
19070	Standard Fire Insurance Company	3.17%	9	0.50	0.93	0.83
25143	State Farm Fire & Casualty Company	0.89%	12	2.36	1.38	1.00
25178	State Farm Mutual Automobile Insurance Company	16.73%	80	0.84	0.74	0.69
42749	Traders Insurance Company	1.15%	13	1.98	2.64	3.28
25941	United Services Automobile Association	2.18%	12	0.96	0.55	0.41
25968	USAA Casualty Insurance Company	1.68%	9	0.94	0.84	0.69
18600	USAA General Indemnity Company	1.54%	13	1.48	0.39	0.64
% of total market share represented in this report:		82.57%				

Indexes by line: Accident & Health

Cocode	Company Name	2020 Market Share	2020 Complaints	2020 Complaint Index	2019 Complaint Index	2018 Complaint Index
78700	Aetna Health & Life Insurance Company	0.53%	1	0.80	-	-
12321	American Continental Insurance Company	0.60%	0	0.00	0.00	0.00
60380	American Family Life Assurance Company of Columbus	2.76%	9	1.38	0.58	0.45
61263	Bankers Life & Casualty Company	0.72%	0	0.00	0.34	0.00
47171	Blue Cross Blue Shield of Kansas City	3.20%	8	1.06	1.31	0.88
70729	Blue Cross Blue Shield of Kansas Incorporated	35.57%	59	0.70	0.76	0.74
67369	Cigna Health & Life Insurance Company	3.08%	5	0.69	0.69	1.17
68500	Continental Life Insurance Company Brentwood	0.49%	0	0.00	-	-
81973	Coventry Health & Life Insurance Company	2.03%	0	0.00	-	-
62324	Freedom Life Insurance Company Of America	0.69%	4	2.46	-	-
64211	Guarantee Trust Life Insurance Company	0.61%	1	0.69	2.55	1.03
73288	Humana Insurance Company	3.50%	2	0.24	0.64	0.21
12459	Medica Insurance Company	2.48%	20	3.42	3.26	2.71
71412	Mutual Of Omaha Insurance Company	0.93%	3	1.37	0.91	0.31
82538	National Health Insurance Company	0.42%	9	9.04	-	-
67091	Northwestern Mutual Life Insurance Company	0.62%	0	0.00	-	-
67326	Old Surety Life Insurance Company	0.54%	1	0.79	-	-
68462	Reserve National Insurance Company	0.53%	3	2.42	-	-
14345	Sunflower State Health Plan Incorporated	10.07%	36	1.51	1.72	1.40
56014	Thrivent Financial For Lutherans	0.48%	0	0.00	-	-
86231	Transamerica Life Insurance Company	0.63%	7	4.73	-	-
72850	United World Life Insurance Company	0.74%	0	0.00	0.00	0.00
96385	UnitedHealthcare of Midwest Inc	2.05%	0	0.00	0.00	0.33
70319	Washington National Insurance Company	0.67%	9	5.72	3.27	2.93
% of total market share represented in this report:		73.92%				

Indexes by line: Homeowners

Cocode	Company Name	2020 Market Share	2020 Complaints	2020 Complaint Index	2019 Complaint Index	2018 Complaint Index
37907	Allstate Vehicle & Property Insurance Company	4.15%	10	0.86	1.64	0.99
10386	American Family Insurance Company	4.25%	5	0.42	1.10	0.61
19275	American Family Mutual Insurance Company	9.71%	18	0.66	0.75	0.97
10872	American Strategic Insurance Corporation	1.41%	1	0.25	0.86	-
18988	Auto Owners Insurance Company	1.16%	4	1.23	0.66	0.39
13773	Farm Bureau Property & Casualty Insurance Company	6.67%	15	0.80	0.81	1.10
21628	Farmers Insurance Company Incorporated	1.28%	2	0.56	1.23	0.82
21652	Farmers Insurance Exchange	5.07%	11	0.77	1.36	0.84
26298	Farmers Property & Casualty Insurance Company	1.28%	5	1.39	0.00	0.32
14451	Marysville Mutual Insurance Company	1.25%	4	1.14	2.02	1.75
26093	Nationwide Affinity Company of America	1.19%	2	0.60	1.57	1.03
23787	Nationwide Mutual Insurance Company	1.63%	0	0.00	-	-
24740	Safeco Insurance Company Of America	2.03%	5	0.88	0.32	0.60
23388	Shelter Mutual Insurance Company	2.47%	8	1.15	1.66	1.55
25143	State Farm Fire & Casualty Company	20.77%	63	1.08	0.46	0.68
27998	Travelers Home & Marine Insurance Company	4.32%	10	0.82	0.51	0.91
38130	Travelers Personal Insurance Company	3.22%	6	0.66	0.72	-
25941	United Services Automobile Association	2.59%	3	0.41	0.58	0.15
25968	USAA Casualty Insurance Company	1.35%	2	0.53	0.56	1.16
18600	USAA General Indemnity Company	1.21%	9	2.65	0.98	0.73
% of total market share represented in this report:		76.99%				

Indexes by line: Individual Annuity

Cocode	Company Name	2020 Market Share	2020 Complaints	2020 Complaint Index	2019 Complaint Index	2018 Complaint Index
90611	Allianz Life Insurance Company Of North America	4.31%	1	0.77	1.15	2.65
92738	American Equity Investment Life Insurance Company	1.52%	3	6.56	0.79	0.00
60488	American General Life Insurance Company	2.84%	2	2.35	1.72	0.57
61689	Athene Annuity & Life Company	3.66%	0	0.00	1.93	1.20
87726	Brighthouse Life Insurance Company	2.97%	2	2.24	-	-
62944	Equitable Financial Life Insurance Company	2.50%	1	1.34	2.29	0.00
63088	Farm Bureau Life Insurance Company	2.26%	5	7.38	-	0.00
63274	Fidelity & Guaranty Life Insurance Company	2.10%	0	0.00	1.12	0.00
91642	Forethought Life Insurance Company	2.70%	1	1.23	0.77	0.82
65056	Jackson National Life Insurance Company	7.89%	0	0.00	-	0.27
65676	Lincoln National Life Insurance Company	6.51%	0	0.00	-	0.40
65935	Massachusetts Mutual Life Insurance Company	1.84%	1	1.82	-	-
66869	Nationwide Life Insurance Company	1.65%	0	0.00	-	10.06
91596	New York Life Insurance & Annuity Corporation	4.10%	0	0.00	1.03	0.00
66974	North American Company for Life & Health Insurance	4.13%	0	0.00	0.69	1.30
67466	Pacific Life Insurance Company	2.00%	0	0.00	-	0.00
79227	Pruco Life Insurance Company	2.01%	0	0.00	-	0.55
65005	RiverSource Life Insurance Company	2.47%	0	0.00	-	0.85
68675	Security Benefit Life Insurance Company	6.30%	1	0.53	0.84	2.61
62952	SILAC Insurance Company	3.96%	0	0.00	-	-
69345	Teachers Insurance & Annuity Association Of America	3.73%	0	0.00	-	0.00
% of total market share represented in this report:		71.44%				

Indexes by line: Individual Life

Cocode	Company Name	2020 Market Share	2020 Complaints	2020 Complaint Index	2019 Complaint Index	2018 Complaint Index
60399	American Family Life Insurance Company	1.85%	2	0.58	0.49	0.25
60488	American General Life Insurance Company	1.94%	8	2.19	3.76	5.81
63088	Farm Bureau Life Insurance Company	3.84%	4	0.55	0.34	0.24
68322	Great West Life & Annuity Insurance Company	1.17%	1	0.45	-	-
65838	John Hancock Life Insurance Company USA	2.15%	2	0.50	0.00	0.00
58033	Knights Of Columbus	2.62%	5	1.01	0.35	0.18
65676	Lincoln National Life Insurance Company	3.49%	2	0.31	0.27	0.34
65935	Massachusetts Mutual Life Insurance Company	4.23%	2	0.25	0.13	0.44
91596	New York Life Insurance & Annuity Corporation	2.45%	0	0.00	0.00	0.00
66915	New York Life Insurance Company	4.23%	3	0.38	0.21	0.57
67091	Northwestern Mutual Life Insurance Company	10.98%	5	0.24	0.00	0.10
67172	Ohio National Life Insurance Company	1.31%	0	0.00	0.00	0.00
67466	Pacific Life Insurance Company	3.98%	0	0.00	0.00	0.00
67644	Penn Mutual Life Insurance Company	1.20%	0	0.00	0.00	-
65919	Primerica Life Insurance Company	1.34%	4	1.58	0.33	0.00
68136	Protective Life Insurance Company	1.78%	7	2.09	0.78	0.77
79227	Pruco Life Insurance Company	3.74%	1	0.14	0.26	0.29
69108	State Farm Life Insurance Company	4.13%	4	0.52	0.21	0.32
56014	Thrivent Financial For Lutherans	1.90%	1	0.28	0.25	0.48
86231	Transamerica Life Insurance Company	1.98%	6	1.61	2.69	2.05
% of total market share represented in this report:		60.32%				

Indexes by line: Long-Term Care

Cocode	Company Name	2020 Market Share	2020 Complaints	2020 Complaint Index	2019 Complaint Index	2018 Complaint Index
90611	Allianz Life Insurance Company Of North America	2.17%	6	2.42	1.78	2.69
61263	Bankers Life & Casualty Company	9.67%	7	0.64	0.76	1.32
70729	Blue Cross Blue Shield of Kansas Incorporated	2.60%	1	0.34	0.82	-
20443	Continental Casualty Company	3.14%	12	3.35	0.81	0.65
71404	Continental General Insurance Company	1.95%	3	1.35	0.73	1.15
70025	Genworth Life Insurance Company	17.68%	25	1.24	0.32	0.44
64211	Guarantee Trust Life Insurance Company	3.51%	0	0.00	-	1.15
65838	John Hancock Life Insurance Company USA	9.44%	0	0.00	0.14	0.10
58033	Knights Of Columbus	3.00%	0	0.00	-	-
77720	LifeSecure Insurance Company	1.26%	0	0.00	-	-
65978	Metropolitan Life Insurance Company	4.73%	10	1.86	1.15	0.00
71412	Mutual Of Omaha Insurance Company	4.47%	0	0.00	0.94	0.80
66915	New York Life Insurance Company	2.80%	0	0.00	-	0.00
69000	Northwestern Long Term Care Insurance Company	6.03%	0	0.00	0.23	1.01
68241	Prudential Insurance Company Of America	2.46%	3	1.07	-	0.43
65005	RiverSource Life Insurance Company	1.61%	0	0.00	-	0.00
25178	State Farm Mutual Auto Insurance Company	3.15%	0	0.00	0.81	0.32
56014	Thrivent Financial For Lutherans	2.46%	0	0.00	-	-
86231	Transamerica Life Insurance Company	4.92%	18	3.21	6.39	-
62235	Unum Life Insurance Company Of America	3.13%	0	0.00	-	0.31
% of total market share represented in this report:		90.18%				

*Unable to calculate index due to no written premium that year.

Filing a Complaint

The Kansas Insurance Department's Consumer Assistance Division provides free help to consumers. Trained representatives can answer questions about your coverage or assist when you have a dispute with your insurance company.

How to file a complaint

If you have tried unsuccessfully to resolve a problem with your insurance company or agent, we encourage you to contact the insurance department. You may file a complaint online through our website, by mail or email. We also accept complaints in-person.

If you do need to file a formal complaint, we require the following information:

- Your name
- Your address
- Your email address (if applicable)
- Your daytime telephone number
- Type of insurance involved (automobile, homeowners, etc.)
- The name of the insurance company, agent or adjuster
- The policy number
- A clear, concise written explanation of your complaint — this can be sent by postal mail, fax, or filed through our website
- Copies of supporting letters, police reports, notes, etc.
- Tell us what has been done, including who you've talked to and what you were told (names, dates, times, places, etc.)
- Desired outcome

Do not send originals of any of your records, and keep a copy of the letter you send us.

Contact the Kansas Insurance Department



WEBSITE

insurance.kansas.gov



EMAIL

kid.commissioner@ks.gov
kid.webcomplaints@ks.gov



PHONE

Main: 785-296-3071
Fax: 785-296-7805



SOCIAL

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