

COMPLAINT INDEX

2024 REPORT



KANSAS
DEPARTMENT
OF INSURANCE

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insurance.kansas.gov

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ABOUT THIS REPORT

What is a complaint?

The Kansas Department of Insurance receives thousands of complaints and inquiries each year about insurance companies. Complaints and inquiries from consumers give us an indication of the kind of service companies are providing to Kansans.

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 complaint data to focus public education efforts on the issues that most concern Kansas insurance consumers.

Each time the Department receives 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 business days. The Department 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 Department of Insurance, such as self-funded plans and Medicare prescription drug plans.

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. These indexes are calculated using data within each calendar year period.

The formula is as follows:

$$\text{COMPLAINT INDEX} = \frac{\text{COMPANY'S COMPLAINTS}}{\text{COMPANY'S MARKET SHARE}}$$

Which complaints do we use?

In 2024, the Kansas Department of Insurance closed a total of 3,661 complaints. 3,093 involved matters within our jurisdiction. This report shows complaints the Department has received for the six major lines of insurance: automobile, health (including HMOs), homeowners and renters, life, annuities, and long-term care.

The Department receives hundreds of complaints each month. Often times, Kansas consumers may submit complaints concerning Medicare, Medicaid, self-funded plans, or other policies that do not fall within the jurisdiction of the Department—this report does not include those complaints.

Which companies are shown?

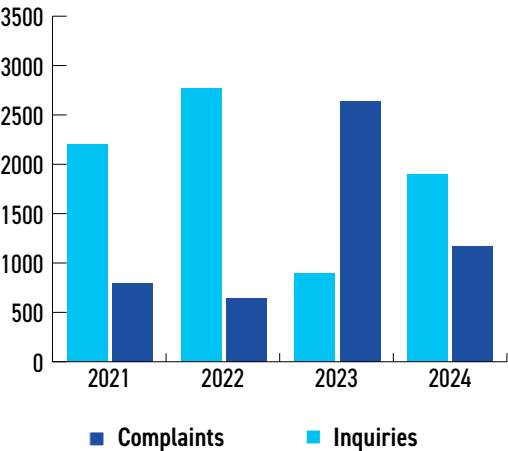
The top 20 premium-writing companies in Kansas for each line, as well as any company with 10 or more closed complaints for that type of insurance during the calendar year.

During 2024, \$12,491,218.32 was recovered for Kansas consumers because of the KDOL's assistance. In 2024, the largest number of complaints concerned automobile insurance (32%) and accident and health insurance (19%). Here is the breakdown:

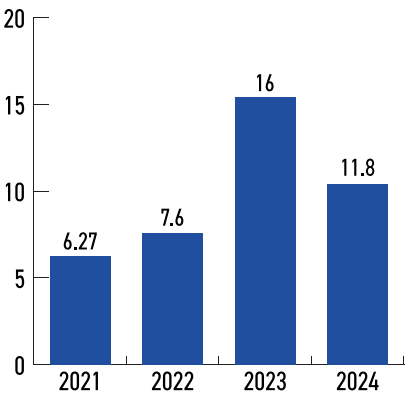
Automobile	32%	Life	8%
Health	19%	Long-Term Care	3%
Homeowners & Renters	21%	Annuity	2%
Other	15%		

*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.

Snapshot Report

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 year to year, 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. Find out how the company services its policyholders.

Cost: Insurance companies may offer a wide variety of insurance policies. Deductibles, premiums, and other costs to the policyholder will vary depending on your coverage and the benefits of the policy being sold by the insurance company.

Financial Solvency: Financial stability helps ensure a company can pay its claims. The Department enforces statutory requirements and monitors the financial solvency 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	Standard & Poor's Insurance Rating Services	A.M. BEST CO.
212-553-1653	877-772-5436	
www.moodyys.com	www.standardandpoors.com	www.ambest.com

More Insurance Resources: Shopper's Guides

The Kansas Department of Insurance has published informational shopper's guides to assist Kansans with understanding specific components of various insurance policies as they shop for a product that fits their best needs. The following includes a list of shopper's guides available to the public:

- 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
- Medicare Supplement Shopper's Guide

These publications can be found on the Department's website:

<https://insurance.ks.gov/department/publications.php>

Additional Information

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 press the enter key. Once the company is displayed, select "Click for Report Options." Next, select "Go to Complaint Code Report." 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 Department of Insurance's Complaint Index as it only captures confirmed complaints, which are defined as:

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

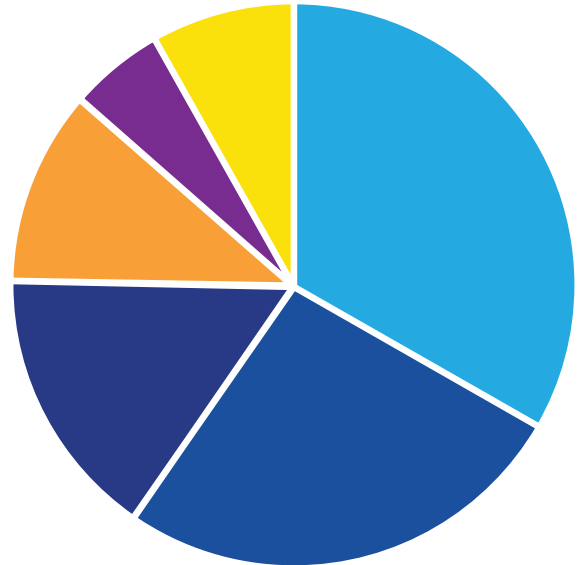
1. The insurer, licensee, producer, or other regulated entity committed any violation of:
 - a. An applicable state insurance law or regulation;
 - b. A federal requirement that the state department of insurance has the authority to enforce; or
 - c. The term/condition of an insurance policy or certificate;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

KANSAS DEPARTMENT OF INSURANCE: 2024 OVERVIEW

 **\$11.8**
MILLION

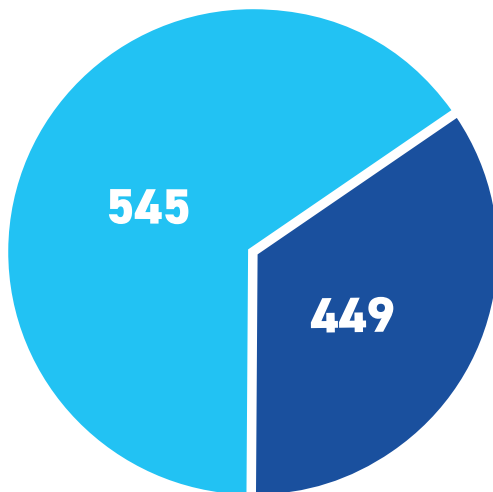
Claims Recoveries

\$11.8 Million Recovered for Kansans



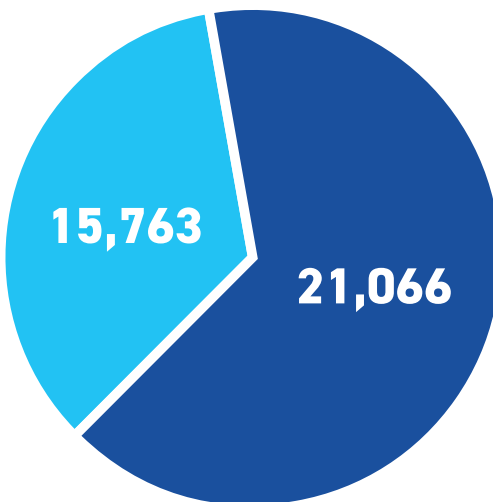
Consumer Complaints by Line

Accident/Health: 1332 Auto: 1060
Home: 708 Life/Annuities: 347
Other: 213 Long-Term Care: 76



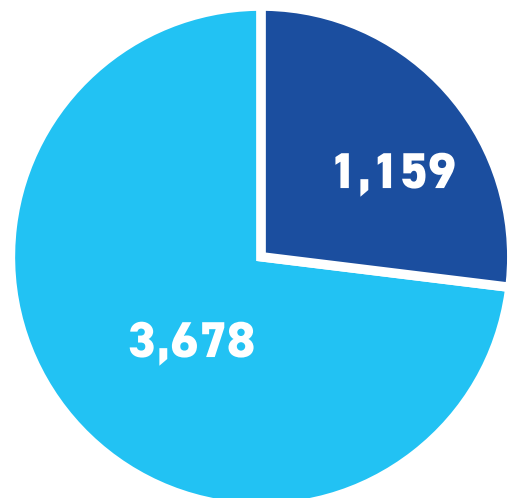
Number of Chats

Licensing: 545 Consumers: 449



Number of Calls

Licensing: 15,763 Consumers: 21,066



Consumer Interactions

Complaints: 3,678 Inquiries: 1,159

INDEXES BY LINE: AUTOMOBILE

NAIC Code	Company Name	2024 Market Share	2024 Complaints	2024 Complaint Index	2023 Complaint Index
29688	Allstate Fire & Casualty Insurance Company	4%	62	1.50	1.83
10386	American Family Insurance Company	6%	49	0.89	0.81
19275	American Family Mutual Insurance Company, S.I.	4%	29	0.67	0.46
18988	Auto Owners Insurance Company	1%	14	1.66	-
15512	Automobile Club Interins Exchange	1%	13	1.56	1.74
19658	Bristol W Insurance Company	1%	19	2.47	1.21
21164	Dairyland Insurance Company	1%	12	1.97	1.95
30210	Direct General Insurance Company	1%	11	2.23	-
13773	Farm Bureau Property & Casualty Insurance Company	7%	31	0.47	0.42
21628	Farmers Insurance Company Inc	3%	21	0.64	0.67
13587	First Chicago Insurance Company	0.5%	54	11.75	11.82
14138	GEICO Advantage Insurance Company	2%	13	0.60	0.88
14139	GEICO Choice Insurance Company	1%	10	0.94	1.13
12966	Key Insurance Company	1%	36	4.54	5.02
16322	Progressive Direct Insurance Company	9%	86	1.04	1.13
42919	Progressive Northwestern Insurance Company	9%	55	0.67	0.79
24503	Root Property & Casualty Insurance Company	1%	10	1.80	-
24740	Safeco Insurance Company of America	2%	23	1.32	0.89
23388	Shelter Mutual Insurance Company	4%	18	0.49	0.79
19070	Standard Fire Insurance Company	4%	39	0.96	0.67
25143	State Farm Fire & Casualty Company	1%	30	2.84	0.98
25178	State Farm Mutual Auto Insurance Company	18%	111	0.62	0.70
42749	Traders Insurance Company	1%	27	2.01	2.31
25941	United Service Automobile Association	2%	19	1.00	0.70
25968	USAA Casualty Insurance Company	2%	28	1.78	1.34vvv
18600	USAA General Indemnity Company	2%	19	1.30	0.87
% of total market share represented in this report:		86%			

INDEXES BY LINE: HOMEOWNERS & RENTERS

NAIC Code	Company Name	2024 Market Share	2024 Complaints	2024 Complaint Index	2023 Complaint Index
37907	Allstate Vehicle & Property Insurance Company	5%	41	1.45	1.54
19690	American Economy Insurance Company	2%	11	0.99	1.48
10386	American Family Insurance Company	6%	31	0.81	0.76
19275	American Family Mutual Insurance Company, S.I.	7%	20	0.47	0.61
10872	American Strategic Insurance Corporation	2%	18	1.80	1.31
18988	Auto Owners Insurance Company	2%	12	1.16	0.39
15881	Bremen Farmers Mutual Insurance Company	1%	11	2.34	-
13773	Farm Bureau Property & Casualty Insurance Company	6%	39	0.99	0.56
21652	Farmer's Insurance Exchange	4%	13	0.54	0.87
20419	Homesite Indemnity Company	3%	16	0.96	1.15
14451	Marysville Mutual Insurance Company	1%	6	0.73	1.23
23787	Nationwide Mutual Insurance Company	2%	14	1.27	1.12
11089	Rock Ridge Insurance Company	1%	11	2.23	-
24740	Safeco Insurance Company of America	1%	9	1.29	0.76
23388	Shelter Mutual Insurance Company	3%	13	0.77	1.06
25143	State Farm Fire & Casualty Company	21%	174	1.33	1.21
27998	Travelers Home & Marine Insurance Company	2%	9	0.75	1.11
38130	Travelers Personal Insurance Company	7%	40	0.99	0.84
25941	United Services Automobile Association	3%	5	0.32	0.10
25968	USAA Casualty Insurance Company	2%	5	0.54	0.52
18600	USAA General Indemnity Company	1%	2	0.22	0.37
% of total market share represented in this report:		80%			

INDEXES BY LINE: HEALTH

NAIC Code	Company Name	2024 Market Share	2024 Complaints	2024 Complaint Index	2023 Complaint Index
78700	Aetna Health & Life Insurance Company	0.2%	17	14.96	-
72052	Aetna Health Insurance Company	1%	12	2.23	0.28
60054	Aetna Life Insurance Company	4%	30	1.47	2.94
15481	BC BS Kansas Solutions Incorporated	1%	0	0.00	0.00
47171	BCBS of Kansas City	1%	26	3.60	3.03
70729	BCBS Of Kansas Incorporated	17%	119	1.29	0.62
80799	Celtic Insurance Company	14%	173	2.29	3.64
16528	Centene Venture Company Of Kansas	0.36%	0	0.00	-
67369	Cigna Health & Life Insurance Company	1%	20	2.60	1.58
62286	Golden Rule Insurance Company	0.1%	6	7.23	-
64246	Guardian Life Insurance Company Of America	1%	5	1.41	-
73288	Humana Insurance Company	0.3%	10	7.10	1.73
12459	Medica Insurance Company	0.3%	2	1.29	-
76040	Missouri Valley Life & Health Insurance Company	4%	0	0.00	0.00
82538	National Health Insurance Company	0.4%	2	0.93	-
15777	Oscar Insurance Company	1%	6	0.79	-
68381	Reliance Standard Life Insurance Company	0.3%	3	2.05	-
68462	Reserve National Insurance Company	0.2%	1	1.01	-
71420	Sierra Health & Life Insurance Company Incorporated	0.4%	0	0.00	-
25178	State Farm Mutual Auto Insurance Company	0.2%	1	0.85	-
13175	Surency Life & Health Insurance Company	0.2%	1	0.77	-
79413	United Healthcare Insurance Company	7%	108	2.87	1.73
97772	US Health & Life Insurance Company Incorporated	0.2%	8	6.19	20.90
% of total market share represented in this report:		54%			

INDEXES BY LINE: INDIVIDUAL LIFE

NAIC Code	Company Name	2024 Market Share	2024 Complaints	2024 Complaint Index	2023 Complaint Index
60399	American Family Life Insurance Company	2%	1	0.23	0.45
60488	American General Life Insurance Company	2%	23	5.76	3.87
63088	Farm Bureau Life Insurance Company	4%	3	0.32	0.64
65838	John Hancock Life Insurance Company USA	2%	1	0.27	0.99
58033	Knights of Columbus	2%	1	0.19	0.36
65676	Lincoln National Life Insurance Company	3%	3	0.42	0.44
65935	Massachusetts Mutual Life insurance Company	4%	0	0.00	0.00
65978	Metropolitan Life Insurance Company	0.4%	13	13.88	-
66168	Minnesota Life Insurance Company	1%	1	0.00	0.31
66915	New York Life Insurance Company	4%	1	0.34	0.43
66974	North American Company Life & Health Insurance	2%	1	0.20	-
67091	Northwestern Mutual Life Insurance Company	10%	0	0.00	0.04
67466	Pacific Life Insurance Company	2%	0	0.00	0.00
67644	Penn Mutual Life Insurance Company	1%	2	0.69	0.00
65919	Primerica Life Insurance Company	1%	2	0.64	0.32
68136	Protective Life Insurance Company	7%	3	0.20	0.40
79277	Pruco Life Insurance Company	4%	0	0.00	0.22
68241	Prudential Insurance Company of America	0.5%	15	14.65	11.35
69108	State Farm Life Insurance Company	4%	2	0.21	0.41
56014	Thrivant Financial for Lutherans	2%	1	0.23	0.24
86231	Transamerica Life Insurance Company	2%	11	2.49	1.79
69868	United of Omaha Life Insurance Company	1%	1	0.32	0.29
% of total market share represented in this report:		63%			

INDEXES BY LINE: INDIVIDUAL ANNUITY

NAIC Code	Company Name	2024 Market Share	2024 Complaints	2024 Complaint Index	2023 Complaint Index
90611	Allianz Life Insurance Company of North America	6%	1	0.31	0.72
60488	American General Life Insurance Company	3%	5	2.61	0.93
67423	Aspida Life Insurance Company	2%	0	0.00	0.00
61689	Athene Annuity & Life Company	5%	6	2.24	1.01
87726	Brighthouse Life Insurance Company	3%	2	1.20	0.56
78077	Equitable Financial Life Insurance Company of America	4%	0	0.00	0.00
62510	Equitrust Life Insurance Company	2%	2	1.45	-
63274	Fidelity & Guar Life Insurance Company	2%	3	2.53	3.44
91642	Forethought Life Insurance Company	3%	0	0.00	0.55
65056	Jackson National Life Insurance Company	6%	1	0.28	0.00
65676	Lincoln National Life Insurance Company	5%	1	0.32	0.53
65935	Massachusetts Mutual Life Insurance Company	2%	0	0.00	0.00
66869	Nationwide Life Insurance Company	2%	0	0.00	0.00
91596	New York Life Insurance & Annuity Corporation	5%	0	0.00	0.00
66974	North American Company Life & Health Insurance	3%	0	0.00	0.00
79227	Pruco Life Insurance Company	2%	0	0.00	-
65005	RiverSource Life Insurance Company	2%	0	0.00	0.80
68675	Security Benefit Life Insurance Company	3%	6	3.76	0.99
62952	SILAC Insurance Company	2%	1	0.80	1.22
69345	Teachers Insurance & Annuity Association of America	2%	0	0.00	1.76
% of total market share represented in this report:		64%			

INDEXES BY LINE: LONG-TERM CARE

NAIC Code	Company Name	2024 Market Share	2024 Complaints	2024 Complaint Index	2023 Complaint Index
90611	Allianz Life Insurance Company of North America	3%	6	3.14	2.30
61263	Bankers Life & Casualty Company	10%	7	0.91	1.07
70729	BCBS of Kansas Inc	2%	1	0.54	0.00
20443	Continental Casualty Company	3%	4	1.82	2.70
71404	Continental General Insurance Company	1%	6	5.39	1.49
70025	Genworth Life Insurance Company	16%	9	0.75	1.23
64211	Guarantee Trust Life Insurance Company	3%	0	0.00	0.00
65838	John Hancock Life Insurance Company USA	11%	11	1.32	1.37
58033	Knights of Columbus	4%	1	0.31	0.00
77720	LifeSecure Insurance Company	1%	0	0.00	0.75
71412	Mutual of Omaha Life Insurance Company	6%	4	0.92	0.00
66915	New York Life Insurance Company	4%	0	0.00	0.00
69000	Northwestern Long Term Care Insurance Company	7%	0	0.00	0.00
68241	Prudential Insurance Company of America	3%	2	0.96	1.34
65005	RiverSource Life Insurance Company	1%	0	0.00	0.00
25178	State Farm Mutual Auto Insurance Company	3%	0	0.00	0.00
56014	Thrivant Financial for Lutherans	3%	0	0.00	0.00
86231	Transamerica Life Insurance Company	4%	5	1.69	5.75
62235	Unum Life Insurance Company of America	3%	0	0.00	0.70
% of total market share represented in this report:		89%			

FILE A CONSUMER COMPLAINT

The Kansas Department of Insurance's Consumer Assistance Division provides free help to consumers. Trained representatives can answer general questions 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 Department. 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
- Your daytime phone number
- Type of insurance involved (automobile, homeowners, health, 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 mail, fax, or filed through our website
- Copies of supporting letters, police reports, notes, etc.
- Description of 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 DEPARTMENT OF INSURANCE



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insurance.kansas.gov



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