

2004 CONSUMER COMPLAINT RATIO REPORT

A CONSUMER'S GUIDE TO COMPLAINTS AGAINST KANSAS INSURANCE COMPANIES



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Dear Kansas Consumer,

Many of you have asked our department for information about how many complaints we receive for companies doing business in Kansas. Through this publication, we are responding to that request.

This report provides information on complaints closed by our department during 2004.

We hope you will use this report as one of the tools to help you choose an insurance company. This information along with price considerations, coverage availability, service, and financial stability can help you make an informed buying decision.

This report uses complaint information from Kansans like yourself. If you need assistance resolving a problem with an insurance company, we want to hear from you. Call us toll free at 1-800-432-2484 or e-mail us at commissioner@ksinsurance.org

Put us to work for you.

Sincerely,

A handwritten signature in cursive script that reads "Sandy". A vertical red line is positioned to the right of the signature.

**Sandy Praeger
Commissioner of Insurance**





About the Report

The Kansas Insurance Department receives thousands of complaints and questions 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 violation of Kansas insurance laws or rules. The Kansas Insurance 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/or agent. We send the company a copy of the complaint and ask that they review it and provide an explanation. Companies are required by law to respond to the Department, and most companies are very cooperative in working with us to resolve consumer complaints.

We keep a record of each complaint that consumers file against an insurance company. We then closely check our records to make sure that our data accurately reflects the complaint history of the company over the last year.

During 2004, the Kansas Insurance Department closed 5,012 complaints involving insurance companies. The companies shown in our report account for 2,697 complaints which is 54% percent of all complaints.

In 2004, auto insurance generated the most complaints (39%), followed by accident & health insurance (29%). Here is the breakdown.

- Auto 39%
- Health 29%
- Homeowners 14%
- Life 9%
- HMO 5%
- Long Term Care 3%
- Annuity 2%

Sixty-three percent (63%) of our total complaints dealt with problems relating to claims handling. Other problem areas were underwriting, policyholder services and marketing and sales.

- Claims handling 63%
- Underwriting 18%
- Policyholder Services 15%
- Marketing & Sales 4%

Most claims handling problems were identified as unsatisfactory claim settlement/offer (46%); denial of the claim (27%); and claim delays (21%).

A graphic on the left side of the page consisting of two overlapping gray rectangular boxes. The top box is larger and contains the text "User's Guide" in a bold, black, sans-serif font. The bottom box is smaller and partially overlaps the bottom edge of the top box.

User's Guide

Which complaints do we use?

The report shows complaints for the seven major types of insurance: accident and health, annuity, auto, HMO, homeowners, life and long term care. We chose these areas because they affect the most consumers.

We include all formal complaints closed during the calendar year. A formal complaint is any written complaint expressing dissatisfaction with an insurance company or their agent. A complaint is "closed" when the complaint process is concluded. General written inquiries received from consumers are *not counted in this report*.

In order to make this report as fair as possible, all closed complaints were counted without any attempt to distinguish between "valid" or "invalid". These are judgments which we avoided in order to make sure that every insurance company is treated equally.

What is a complaint ratio?

The complaint ratio for a company is a statistic which shows the number of closed complaints for every \$1 million of premium that company sold in Kansas during that calendar year. For example, if a company has a complaint ratio of 1.58, it means the company had 1.58 complaints for every \$1 million of premium sold in Kansas. The lower the number of complaints per million the better. A company with a complaint ratio of 1.58 has a better complaint ratio than a company with a 3.58 ratio. If a company has a zero (0) ratio, it means that no complaints were filed against that company.

Which companies are shown?

We list any company that had a minimum of 10 closed complaints against them and/or wrote at least 1% of the total written premium for that type of insurance during the calendar year, unless noted otherwise. Medicare/Medicaid and Federal Employee HMOs are **excluded** from the HMO ratios listed on page 10.

We divided this report into seven main tables:

- Accident and Health
- Annuity
- Automobile
- HMO
- Homeowners
- Life
- Long-Term Care

Companies may be listed on more than one table and will usually have a different complaint ratio on each table.

For example, if you are shopping for auto insurance, go to the table titled “Automobile Insurance, 2004 Complaint Ratio for Companies Writing in Kansas” to check for your company’s complaint ratio. We list companies 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.

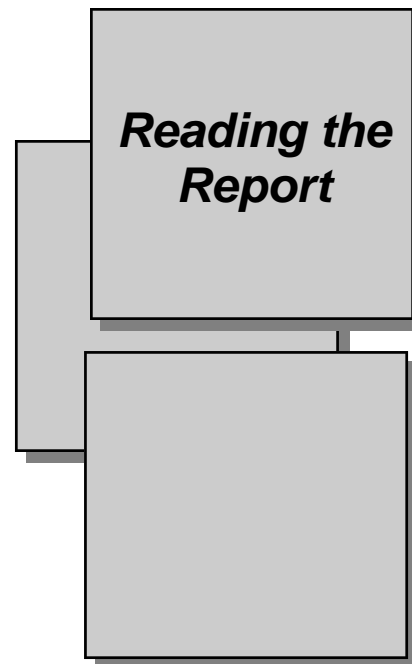
If a company is not listed, it means it had less than ten complaints during the calendar year and they wrote less than 1% of the business in Kansas. If you want information on a company not listed, please call:

**The Kansas Insurance Department
Consumer Assistance Hotline at
1-800-432-2484**

The table below is an example of one you’ll see in the report. We listed a fictitious insurance company — Sample Insurance Company — to show you how to read the tables. From the example, you can learn the following things about Sample Insurance Company:

- ❑ Sample Insurance wrote \$8,188,935 of premium in Kansas in 2004.
- ❑ The Kansas Insurance Department received 15 complaints against Sample Insurance Company during the year.
- ❑ Sample’s complaint ratio is 1.83 which means that for every \$1 million of premium it wrote in Kansas, the Kansas Insurance Department received 1.83 complaints.

Company Name	2004 Written Premium	2004 Complaints	2004 Complaint Ratio
Sample Ins. Co.	\$8,188,935	15	1.83



Limitations

The statistics we used give you a “snapshot” of the company for one year in Kansas for one line of coverage. It is only for complaints filed with the Insurance Department. Year to year, the ratios may change. As a consumer, you will want to review these “snapshots” annually.

Complaint ratios do not tell you everything about a company. There are other factors to consider when buying insurance or changing insurance companies:

- ❑ **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, i.e. through local agents, or through its regional or home office.
- ❑ **Licensing Status** - Call the Kansas Insurance Department (Toll Free 1-800-432-2484 or 785-296-3071) to find out if the insurance company is licensed to do business in Kansas.
- ❑ **Financial Stability** - Financial stability helps ensure that a company can pay its claims. The Kansas Insurance Department establishes requirements that each company must follow and continually monitors the financial stability of companies licensed and operating in the state. Independent organizations also rate the financial stability of insurance companies. We have listed several of these organizations. *(See column to the left)* Remember these ratings are opinions only and do not guarantee that a company is financially sound. Your public library may also have published ratings from these sources.
- ❑ **Cost** - The Kansas Insurance Department has developed easy to use booklets and shopper’s rate guides for the largest carriers doing business in Kansas. Contact our office to get your free copies of these booklets: **1-800-432-2484**

FREE Shoppers Guides—Yours for the Asking

Kansas Auto Insurance Booklet & Shopper’s Guide

Health Insurance in Kansas

Homeowners & Renters Insurance in Kansas Booklet

& Shoppers Guide

Kansas Long-term Care Insurance Booklet & Shoppers Guide

Kansas Medicare Supplement Insurance Shoppers Guide

Life Insurance Basics

Financial Rating Organizations

Check the financial status of companies by contacting one of these rating organizations:

A.M. Best Company
908-439-2200
www.ambest.com

Moody’s Investor Services
212-553-0377
www.moody’s.com

Standard & Poor’s
Insurance
Rating Services
212-438-2400
www.standardandpoors.com

Weiss Ratings, Inc.
1-800-291-8545
www.weissratings.com

Accident and Health Insurance

Company Name	2004 Written Premium	2004 Complaints	2004 Complaint Ratio	2003 Complaint Ratio	2002 Complaint Ratio
American Family Life Assurance Company Columbus	\$31,749,677.00	8	0.25	0.37	0.59
American Medical Security Life Insurance Company**	\$36,162,755.00	29	0.80	0.49	1.07
American National Life Insurance Company Of Texas	\$7,026,633.00	12	1.71	2.82	2.09
Bankers Life & Casualty Company	\$34,849,365.00	4	0.11	0.26	0.82
Blue Cross & Blue Shield of Kansas City	\$151,466,326.00	74	0.49	0.58	0.95
Blue Cross & Blue Shield of Kansas, Inc.	\$1,143,317,221.00	219	0.19	0.21	0.28
Central Reserve Life Insurance Company	\$8,865,578.00	24	2.71	2.73	4.86
Central United Life Insurance Company	\$1,401,808.00	20	14.27	n/a*	n/a*
Conseco Health Insurance Company	\$12,784,131.00	20	1.56	2.01	2.52
Delta Dental Plan of Kansas	\$43,894,832.94	9	0.21	0.16	0.57
Fortis Benefits Insurance Company	\$17,316,628.00	8	0.46	0.67	0.56
Fortis Insurance Company	\$27,388,746.00	46	1.68	2.64	2.85
Hartford Life & Accident Insurance Company	\$21,653,533.00	5	0.23	n/a*	n/a*
Humana Insurance Company	\$37,144,628.00	20	0.54	0.26	0.60
John Alden Life Insurance Company	\$9,244,179.00	15	1.62	1.25	1.56
Mega Life & Health Insurance Company	\$29,301,639.00	74	2.53	1.92	3.42
Metropolitan Life Insurance Company	\$18,616,643.00	16	0.86	1.05	0.69
Preferred Health Systems Insurance Company	\$114,489,941.00	21	0.18	0.15	0.23
Principal Life Insurance Company	\$27,653,210.00	11	0.40	0.30	0.49
Reserve National Insurance Company	\$10,422,910.00	10	0.96	1.18	0.36
Trustmark Life Insurance Company	\$30,850,245.00	4	0.13	0.00	n/a*
United American Insurance Company	\$11,292,206.00	21	1.86	2.21	1.68
United Healthcare Insurance Company	\$142,409,487.00	26	0.18	0.35	0.43
Unum Life Insurance Company of America	\$16,369,652.00	9	0.55	0.58	1.18
Total for all companies in this report	\$1,985,671,973.94	705	0.36		
Total for all companies writing this line of insurance in KS	\$2,243,224,919.00	1218	0.54		

*Ratio was not developed because it did not meet criteria for the report that year.

**Formerly United Wisconsin Life Insurance Company

Annuities

Company Name	2004 Written Premium	2004 Complaints	2004 Complaint Ratio	2003 Complaint Ratio	2002 Complaint Ratio
Aetna Life Insurance Company	\$22,951,159.00	0	0.00	0.00	n/a*
AIG SunAmerica Life Assurance Company	\$74,529,062.00	0	0.00	0.03	0.00
Allianz Life Insurance Company of North America	\$110,895,299.00	6	0.05	0.01	0.01
American Investors Life Insurance Company	\$33,371,701.00	2	0.06	0.05	0.11
American United Life Insurance Company	\$35,779,822.00	1	0.03	0.00	0.03
AXA Equitable Life Insurance Company	\$86,669,682.00	1	0.01	n/a*	n/a*
Bankers Life & Casualty Company	\$36,707,384.00	4	0.11	0.27	0.08
Farm Bureau Life Insurance Company	\$79,849,132.00	0	0.00	0.01	0.01
Fidelity & Guaranty Life Insurance Company	\$27,554,281.00	1	0.04	n/a*	n/a*
Glenbrook Life & Annuity Company	\$23,819,828.00	1	0.04	n/a*	n/a*
Great West Life & Annuity Insurance Company	\$46,968,385.00	0	0.00	0.00	0.00
IDS Life Insurance Company	\$62,424,817.00	0	0.00	0.02	0.02
Ing Life Insurance & Annuity Company	\$92,414,111.00	1	0.01	0.01	0.00
ING USA Annuity and Life Insurance Company	\$106,313,439.00	0	0.00	0.00	0.00
Jackson National Life Insurance Company	\$74,134,546.00	0	0.00	0.00	0.02
Lincoln Benefit Life Company	\$25,165,370.00	0	0.00	n/a*	n/a*
Lincoln National Life Insurance Company	\$80,209,524.00	0	0.00	0.00	0.00
New York Life Insurance & Annuity Corporation	\$50,901,962.00	2	0.04	0.00	0.00
Ohio National Life Insurance Company	\$24,455,330.00	1	0.04	0.00	0.00
Principal Life Insurance Company	\$145,423,224.00	1	0.01	0.00	0.00
Security Benefit Life Insurance Company	\$161,319,265.00	0	0.00	0.00	0.00
Security Life of Denver Insurance Company	\$149,999,907.00	0	0.00	0.00	0.00
Teachers Insurance & Annuity Association of America	\$84,020,079.00	0	0.00	0.00	0.00
Union Central Life Insurance Company	\$30,450,342.00	0	0.00	0.00	0.00
Variable Annuity Life Insurance Company	\$27,392,756.00	0	0.00	n/a*	n/a*
Total for companies in this report	\$1,693,720,407.00	21	0.01		
Total for all companies writing this line of Insurance in KS	\$2,249,349,726.00	76	0.03		

* Ratio was not developed because it did not meet criteria for the report that year.

Automobile Insurance

Company Name	2004 Written Premiums	2004 Complaints	2004 Complaint Ratio	2003 Complaint Ratio	2002 Complaint Ratio
Allied Property & Casualty Insurance Company	\$16,842,129.00	11	0.65	0.67	1.39
Allstate Indemnity Company	\$10,748,153.00	13	1.21	1.22	1.34
Allstate Insurance Company	\$45,012,916.00	44	0.98	1.70	1.94
American Family Mutual Insurance Company	\$173,340,222.00	163	0.94	0.85	1.03
American Standard Insurance Company Of Wisconsin	\$51,210,605.00	32	0.62	0.50	1.20
Automobile Club Inter-Insurance Exchange	\$16,241,169.00	11	0.68	0.72	1.10
Benchmark Insurance Company	\$16,842,356.00	64	3.80	3.72	4.42
Dairyland Insurance Company	\$7,781,815.00	16	2.06	n/a*	n/a*
Employers Mutual Casualty Company	\$17,384,022.00	19	1.09	n/a*	n/a*
Farm Bureau Mutual Insurance Company	\$129,757,058.00	139	1.07	0.96	1.11
Farmers Alliance Mutual Insurance Company	\$8,726,625.00	11	1.26	1.43	0.94
Farmers Insurance Company, Inc.	\$121,802,941.00	210	1.72	2.34	2.00
Geico General Insurance Company	\$8,512,857.00	10	1.17	n/a*	n/a*
Hartford Underwriters Insurance Company	\$9,325,578.00	13	1.39	n/a*	n/a*
Liberty Mutual Fire Insurance Company	\$12,346,352.00	18	1.46	3.98	1.68
Mid-Century Insurance Company	\$21,889,166.00	20	0.91	1.38	2.08
Nationwide Agribusiness Insurance Company	\$26,954,152.00	11	0.41	0.43	0.45
Nationwide Mutual Insurance Company	\$17,431,135.00	5	0.29	n/a*	n/a*
Progressive Casualty Insurance Company	\$3,594,928.00	15	4.17	2.27	4.12
Progressive Classic Insurance Company	\$13,533,769.00	17	1.26	1.29	2.06
Progressive Halcyon Insurance Company	\$31,500,329.00	27	0.86	0.60	1.66
Progressive Northern Insurance Company	\$13,688,579.00	14	1.02	n/a*	n/a*
Progressive Northwestern Insurance Company	\$45,167,290.00	50	1.11	0.84	1.17
Safeco Insurance Company of America	\$32,600,137.00	46	1.41	1.35	0.94
Shelter Mutual Insurance Company	\$33,033,841.00	37	1.12	1.12	1.15
State Farm Fire and Casualty Company	\$25,652,939.00	36	1.40	1.30	0.45
State Farm Mutual Automobile Insurance Company	\$275,252,980.00	123	0.45	0.35	0.43
Traders Insurance Company	\$3,125,946.00	18	5.76	4.45	3.55
United Services Automobile Association	\$27,983,452.00	14	0.50	0.71	0.56
USAA Casualty Insurance Company	\$14,759,353.00	11	0.75	0.72	1.32
Total for companies in this report	\$1,217,283,441.00	1218	1.00		
Total for all companies writing this line of insurance in KS	\$1,657,636,842.00	1626	0.98		

*Ratio was not developed because it did not meet criteria for the report that year.

Health Maintenance Organizations (HMOs)

Company Name	2004 Written Premium	2004 Complaints	2004 Complaint Ratio	2003 Complaint Ratio	2002 Complaint Ratio
Aetna Health, Inc.	\$24,069,658.20	6	0.25	0.22	0.30
Blue Care (Good Health HMO, Inc.)	\$67,681,960.00	8	0.12	0.06	0.04
Blue Cross & Blue Shield of Kansas City, Inc., dba Blue-Advantage	\$35,020,171.00	0	0.00	0.10	0.03
Cigna Healthcare of Ohio, Inc. dba Cigna Healthcare of KS/MO	\$5,386,153.00	4	0.74	0.47	2.71
Community Health Plan, Inc.	\$1,630,521.00	1	0.61	0.00	0.00
Coventry Health Care of Kansas, Inc.	\$176,514,356.00	84	0.48	0.67	0.75
Humana Health Plan, Inc.	\$16,226,203.00	11	0.68	0.69	1.73
Preferred Plus of Kansas, Inc.	\$264,751,371.00	36	0.14	0.12	0.17
Premier Health, Inc. dba Premier Blue	\$102,833,108.23	14	0.14	0.13	0.06
United HealthCare of the Midwest, Inc.	\$63,774,785.00	28	0.44	0.50	0.51
Total for all companies writing this line of insurance in KS*	\$757,888,286.43	192	0.25		

*This table contains all HMOs with written premium in Kansas **excluding** Medicare/Medicaid/federal employees HMOs.

Homeowners Insurance

Company Name	2004 Written Premium	2004 Complaints	2004 Complaint Ratio	2003 Complaint Ratio	2002 Complaint Ratio
Allied Property & Casualty Insurance Company	\$4,480,850.00	2	0.45	2.96	1.83
Allstate Indemnity Company	\$9,447,099.00	3	0.32	0.39	0.86
Allstate Insurance Company	\$18,293,262.00	17	0.93	2.10	2.50
Amco Insurance Company	\$15,340,555.00	12	0.78	0.50	1.08
American Automobile Insurance Company	\$5,947,988.00	0	0.00	0.56	0.92
American Family Mutual Insurance Company	\$117,143,066.00	91	0.78	0.87	0.95
Auto Club Family Insurance Company	\$7,933,108.00	9	1.13	1.51	0.66
Bremen Farmers Mutual Insurance Company	\$15,833,771.00	11	0.69	1.32	1.72
Buckeye State Mutual Insurance Company	\$7,761,666.00	12	1.55	1.30	0.57
Cincinnati Insurance Company	\$7,121,499.00	5	0.70	0.46	0.86
Farm Bureau Mutual Insurance Company	\$78,603,257.00	59	0.75	0.81	1.02
Farmers Alliance Mutual Insurance Company	\$12,024,682.00	7	0.58	0.88	2.00
Farmers Insurance Company, Inc.	\$55,391,260.00	52	0.94	2.82	3.20
Kansas Mutual Insurance Company	\$6,867,776.00	13	1.89	1.01	3.36
Liberty Mutual Fire Insurance Company	\$5,049,731.00	6	1.19	n/a*	n/a*
Marysville Mutual Insurance Company	\$12,716,318.00	10	0.79	0.93	1.56
National Farmers Union Property & Casualty	\$4,550,573.00	3	0.66	0.00	1.68
Pacific Indemnity Company	\$4,484,873.00	1	0.22	0.23	0.00
Safeco Insurance Company of America	\$17,162,472.00	14	0.82	2.44	1.70
Shelter Mutual Insurance Company	\$16,318,082.00	15	0.92	1.17	2.27
Standard Fire Insurance Company	\$8,503,594.00	3	0.35	1.06	0.63
State Farm Fire and Casualty Company	\$153,123,998.00	64	0.42	0.50	0.54
United Services Automobile Association	\$11,552,858.00	5	0.43	0.62	0.62
Upland Mutual Insurance, Inc.	\$10,863,118.00	7	0.64	0.84	3.15
USAA Casualty Insurance Company	\$4,875,395.00	1	0.21	1.51	1.27
Total for companies in this report	\$606,910,001.00	420	0.69		
Total for all companies writing this line of business in KS	\$717,133,433.00	602	0.84		

*Ratio was not developed because it did not meet criteria for the report that year.

Life Insurance

Company Name	2004 Written Premium	2004 Complaints	2004 Complaint Ratio	2003 Complaint Ratio	2002 Complaint Ratio
American Family Life Insurance Company	\$18,049,321.00	2	0.11	0.00	0.24
American General Life Insurance Company	\$19,468,667.00	8	0.41	0.27	0.06
AXA Equitable Life Insurance Company	\$14,960,458.00	0	0.00	n/a*	n/a*
Farm Bureau Life Insurance Company	\$27,935,075.00	2	0.07	0.11	0.07
First Colony Life Insurance Company	\$13,571,405.00	4	0.29	0.22	0.17
Great West Life & Annuity Insurance Company	\$18,902,184.00	1	0.05	0.00	0.00
Hartford Life & Annuity Insurance Company	\$11,738,319.00	0	0.00	n/a*	n/a*
John Hancock Life Insurance Company (USA)	\$15,822,899.00	3	0.19	n/a*	n/a*
Life Insurance Company of North America	\$15,807,344.00	3	0.19	n/a*	n/a*
Lincoln National Life Insurance Company	\$13,480,888.00	2	0.15	n/a*	n/a*
Massachusetts Mutual Life Insurance Company	\$48,375,262.00	1	0.02	0.00	0.10
Metropolitan Life Insurance Company	\$38,357,271.00	5	0.13	0.26	0.20
Minnesota Life Insurance Company	\$28,256,160.00	1	0.04	0.00	0.00
New England Life Insurance Company	\$14,906,058.00	1	0.07	0.06	0.12
New York Life Insurance & Annuity Corporation	\$21,169,733.00	0	0.00	0.00	0.09
New York Life Insurance Company	\$47,412,536.00	5	0.11	0.19	0.20
Northwestern Mutual Life Insurance Company	\$72,423,505.00	2	0.03	0.03	0.03
Pacific Life Insurance Company	\$13,866,537.00	0	0.00	0.00	0.00
Primerica Life Insurance Company	\$15,580,302.00	7	0.45	0.07	0.62
Principal Life Insurance Company	\$14,591,030.00	1	0.07	0.09	0.38
Prudential Insurance Company of America	\$27,547,281.00	13	0.47	0.68	0.45
Security Life of Denver Insurance Company	\$13,008,029.00	0	0.00	n/a*	n/a*
State Farm Life Insurance Company	\$39,607,410.00	4	0.10	0.08	0.08
Transamerica Occidental Life Insurance Company	\$11,337,467.00	0	0.00	n/a*	n/a*
Unum Life Insurance Company of America	\$12,048,828.00	0	0.00	n/a*	n/a*
Total for companies in this report	\$588,223,969.00	65	0.11		
Total for all companies writing this line of insurance in KS	\$1,124,870,243.00	397	0.35		

* Ratio was not developed because it did not meet criteria for the report that year.

Long Term Care Insurance

Company Name	2004 Written Premiums	2004 Complaints**	2004 Complaint Ratio**	2003 Complaint Ratio
Allianz Life Insurance Company of North America	\$28,479,731.00	1	0.04	0.05
American Network Insurance Company	\$10,766,692.00	1	0.09	0.13
American Republic Insurance Company	\$5,697,391.00	0	0.00	n/a*
Bankers Life & Casualty Company	\$78,598,204.00	32	0.41	0.12
Conseco Senior Health Insurance Company	\$78,104,304.00	12	0.15	0.39
Continental Casualty Company	\$38,873,581.00	2	0.05	0.04
Continental General Insurance Company	\$16,192,123.00	5	0.31	0.07
Federal Home Life Insurance Company	\$15,736,825.00	2	0.13	0.00
Fortis Benefits Insurance Company	\$6,115,330.00	0	0.00	0.00
Fortis Insurance Company	\$17,288,349.00	2	0.12	0.09
General Electric Capital Assurance Company	\$123,811,021.00	2	0.02	0.10
John Alden Life Insurance Company	\$7,856,849.00	0	0.00	0.00
Life Investors Insurance Company of America	\$25,606,522.00	3	0.12	n/a*
Lincoln Benefit Life Company	\$23,823,742.00	0	0.00	0.13
Medamerica Insurance Company	\$5,053,703.00	0	0.00	n/a*
Mutual of Omaha Insurance Company	\$7,979,520.00	0	0.00	0.19
Mutual Protective Insurance Company	\$47,802,014.00	3	0.06	0.16
New York Life Insurance Company	\$6,923,267.00	0	0.00	0.00
Pennsylvania Life Insurance Company	\$6,218,861.00	0	0.00	n/a*
Reassure America Life Insurance Company	\$5,658,302.00	0	0.00	0.00
Teachers Insurance & Annuity Association of America	\$5,326,354.00	0	0.00	n/a*
Transamerica Life Insurance Company	\$127,982,783.00	10	0.08	0.08
Transamerica Occidental Life Insurance Company	\$5,042,726.00	0	0.00	n/a*
United American Insurance Company	\$22,447,455.00	1	0.04	0.12
Total for all companies in this report	\$717,385,649.00	76	0.11	
Total for all companies writing this line of insurance in KS	\$756,386,173.00	110	0.15	

* Ratio was not developed because it did not meet criteria for the report that year.

** This is the second year to list Long Term Care complaint ratios.



Filing a Complaint

The Kansas Insurance Department's Consumer Assistance Division provides free help to consumers. We have trained representatives who 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, please contact the Insurance Department. Complaints can be filed on-line through our website, however, we suggest you call us because we may be able to provide immediate assistance. If not, it may be necessary for you to file a formal written complaint. Please provide the following information:

- Name, address, and daytime phone.
- Name of the insurance company, agent or adjuster, policy number, and type of insurance involved.
- Clear, concise *written* explanation of your complaint.
- 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.)
- Keep a copy of the letter you send to us for future reference.

How to contact the Kansas Insurance Department

Consumer Assistance Hotline Toll Free 1-800-432-2484

Address: 420 SW 9th Street
Topeka, KS 66612-1678

Phone Number: 785-296-3071

Fax Number: 785-296-5806

E-mail: commissioner@ksinsurance.org

Website: www.ksinsurance.org
(You can file your written complaint on-line)