

Kansas Auto Insurance and Shopper's Guide

*Rates effective as of **April 1, 2012***



Kansas Insurance Department
Sandy Praeger, Commissioner

Auto Insurance and Shopper's Guide

May 2012

Dear Kansas consumer,

One of my goals as insurance commissioner is to help you be an informed buyer of insurance products. It is my belief that the best way to maintain a healthy, competitive insurance marketplace is to provide consumers with the tools they need to understand and compare insurance policies and premiums.

This booklet is designed to give you a general understanding of auto coverage. It also compares the premiums for some of the approximately 160 companies that write personal auto insurance in Kansas.

For more information about your specific insurance needs, contact the individual insurance companies. This guide is just a general tool. It is not a replacement for the detailed information found in your insurance policy.

If you have questions or need assistance understanding auto insurance issues, don't hesitate to contact the Kansas Insurance Department's Consumer Assistance Hotline toll-free at **800-432-2484**. Our trained staff is dedicated to helping answer your insurance questions and finding solutions to your problems.

Sincerely,



Sandy Praeger,
Commissioner of Insurance



Tell us what you think!

We are always looking for the best ways to assist consumers with their insurance needs. If you have a suggestion on how to improve this publication, send us an email: commissioner@ksinsurance.org

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What you need to know

Your insurance policy contains several types of coverage. Kansas law requires the four types listed on this page.

Types of coverage

When you purchase mandatory personal automobile insurance, your policy contains several types of individual coverage. Each type of coverage provides insurance protection against a different type of loss.

The following is a brief description of the basic coverages in a personal automobile insurance policy contract.

Bodily injury liability* provides coverage for medical expenses, rehabilitation and other covered costs if you and/or your family are negligent in causing injury to another person in a motor vehicle accident. It also covers claims brought against you regarding settling lawsuits and the costs of your legal expenses.

Property damage liability* provides coverage when you and/or other insureds in your household are negligent in causing damage to another person's personal property following a motor vehicle accident. Coverage applies for repair or actual cash value of the other party's personal property. Actual cash value (ACV) is the amount it would take to repair or replace property after depreciation (wear and tear). It also covers any legal expenses brought against you and/or other insureds in your household.

Personal injury protection (PIP)/Kansas no-fault* provides coverage for medical expenses, rehabilitation, funeral expenses, lost wages and in-home assistance for you and your passengers injured in a motor vehicle accident, regardless of who could be held at fault for causing the accident. To receive PIP benefits, a passenger injured in your motor vehicle would file a PIP claim with his or her respective insurance company.

Uninsured/underinsured motorist protection* provides coverage for expenses associated with bodily injury caused by an uninsured or underinsured motorist. Also, coverage applies for settlement of lawsuits because of an uninsured or underinsured motorist.

**The four types of coverage listed above are mandatory in accordance with Kansas financial responsibility laws.*

Chapter 1: What you need to know

Comprehensive provides coverage for damage caused to your own motor vehicle by fire, theft, windstorm, hail or other losses.

Collision provides coverage for the repairs or actual cash value of your own vehicle incurred in a motor vehicle collision or rollover.

Although comprehensive and collision coverage aren't required by state law, a lender/bank may require them until the vehicle loan is paid off.

Kansas minimum mandatory coverages and limits

Kansas law requires that every personal automobile insurance policy sold in the state have these minimum coverages:

Liability coverage

- \$25,000 per person — bodily injury
- \$50,000 per accident — bodily injury
- \$10,000 per accident — property damage

Personal injury protection (PIP)/ Kansas no-fault

- \$4,500 per person — medical expenses
- \$900 per month for one year — disability/loss of income
- \$25 per day — in-home services
- \$2,000 — funeral, burial or cremation expenses
- \$4,500 — rehabilitation expenses to train for re-employment
- \$900 per month for one year — disability/loss-of-income survivor benefits
- \$25 per day for up to one year — survivor benefits

Uninsured/underinsured bodily injury (not property damage)

- \$25,000 per person — bodily injury
- \$50,000 per accident — bodily injury

You may buy a policy that exceeds these minimum amounts.

Optional coverages

Optional coverages are available to you. Consult with your insurance company or agent/agency about what coverages you may need.

Rental reimbursement

This coverage provides for a limited daily amount for rental car charges while your motor vehicle is repaired for covered damages. Policies generally limit the maximum dollar amount and the number of days the coverage is in force per occurrence.

Excess medical payments coverage

This coverage provides for necessary excess medical amounts over and above those paid under PIP/Kansas no-fault benefits.

Umbrella liability policy

This policy provides an additional \$1 million to \$5 million limit of liability coverage beyond the limits of your primary personal automobile liability coverage. This excess personal liability coverage pays only after you exhaust the limits of the primary policy. The insurance company providing umbrella liability coverage generally will require you to maintain certain limits on your underlying basic coverages. The same company generally issues both policies. Some companies will offer umbrella liability policies only if you have primary coverage for your vehicles and home through that company.

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Rental vehicles

If you are in a motor vehicle accident and the other party is determined to be at fault or legally responsible for your damages, you are entitled to a rental motor vehicle or reasonable compensation for loss of the use of your vehicle while it is repaired. If the insurance company considers your vehicle a total loss, you may be entitled to reasonable compensation for the loss of the use of your vehicle.

Once the insurance company establishes a fair retail market value or actual cash value for your motor vehicle and makes a reasonable loss settlement offer to you, the insurance company may withdraw further payment for a rental vehicle.

If you are renting a motor vehicle from a rental car company, your policy with your personal automobile insurance company may not automatically provide required liability insurance protection.

If your personal auto policy covers the mandatory liability amounts for a rental car, you may want to request a written statement from your insurance company/agent/agency to that effect. If it doesn't, you should purchase extended liability insurance protection from your insurance company or the rental car company.

If you were to be in a wreck, you would be responsible for any physical damage caused to a rental vehicle while in your possession. The rental car company will refer to its coverage as a "collision damage waiver." This waiver will



cover any gaps in your personal auto policy. Coverage is considerably more expensive from a rental company. Check with your insurance agent to determine if there are gaps in your coverage before you rent a vehicle.

Chapter 1: What you need to know

Providing proof of insurance

In Kansas, you are financially responsible for any motor vehicle accident you cause. To comply with state laws, owners of highway-titled vehicles must purchase at least the minimum mandatory insurance coverages and limits. In accordance with Kansas laws, you are required to provide proof of insurance, which may be an insurance binder, policy and/or identification card. You may be required by the following to provide proof of personal automobile insurance:

- A law enforcement officer.
- At the scene of a motor vehicle accident.
- At the county treasurer's office when you register or renew your motor vehicle.

Failure to comply with Kansas law may result in a monetary fine and/or driver's license suspension.

Termination of your personal auto policy

An insurance company may terminate your coverage under certain circumstances. Coverage may be canceled or nonrenewed. Cancellation means the company terminates your policy before it expires. Nonrenewal means the company refuses to renew your policy when it expires. Different laws apply to each.

Cancellation

During the first 60 days of coverage under a new policy, the insurance company can cancel your policy for any lawful reason. After 60 days, Kansas statutes specifically state that your personal automobile insurance policy may not be canceled except for the following reasons:

- Nonpayment of insurance premium and/or any installment when it is due.
- Insurance obtained through fraudulent misrepresentation.
- Violation by the insured of any of the terms and conditions of the policy.
- The insured, a family member or a person customarily operating the insured's motor vehicle with permission has:

If you're pulled over and can't show proof of insurance, you can be fined or have your license suspended.

Chapter 1: What you need to know

Unless you fail to pay the premium, a company must give you 30 days' notice if it plans to cancel or not renew your policy.

- a) had his or her driver's license suspended or revoked during policy period.
- b) is subject to epilepsy or heart attacks and cannot produce a physician certificate indicating the insured's ability to operate a vehicle.
- c) been convicted during the 36 months immediately preceding the effective date of the policy or during the policy period for any of the following:
 - (1) any felony.
 - (2) vehicular homicide.
 - (3) operating a vehicle while intoxicated or under the influence of drugs.
 - (4) leaving the scene of an accident without reporting the accident.
 - (5) theft of a motor vehicle.
 - (6) making false statements on a driver's license application.
 - (7) committing three moving violations within an 18-month period.

The company must give at least a minimum of 30 days' written notice of the cancellation, except for nonpayment of premium.

Nonrenewal

An insurance company must offer renewal of your personal automobile liability insurance coverages *unless* one of the following applies:

- The insurance commissioner requires the company to reduce its number of policies in order to preserve its financial integrity.
- The company no longer does business in Kansas.
- The company shows competent medical evidence that the insured has a physical or mental disability that impairs driving in a safe and reasonable manner.
- The company determines that a substantial change in risk has occurred that was not known at the time the policy was issued or last renewed.
- The policy has been continuously in effect for a period of five years after the first anniversary date.
- Any of the reasons that allow for cancellation.

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An insurance company must give at least a 30-day written notice of its intent not to renew. This 30-day period will allow you to look for new insurance coverage.

Who to contact to file a claim

Contact your insurance company or agent/agency about any motor vehicle accident, regardless of fault. You should notify the insurance agent or company while the details are fresh in your mind. If you report a claim by telephone, follow up in writing. Cooperate with the insurance company's investigation.

If you feel the other party is responsible for damages to your motor vehicle or other property, you will need to contact that person's insurance company or agent to file a claim. The insurance agent or company's representative will be able to inform you of the proper procedure, such as whether you will need to obtain estimates from local repair

shops or from the insurance company's claim representative.

If you suffer injuries and you are a titled owner of an insured motor vehicle, you should notify your own insurance company because your PIP/Kansas no-fault benefits will be the first to cover medical expenses incurred by you, regardless of fault.

Claim investigation time frames

The insurance company has 30 days to complete an investigation of your claim. If it has not completed its investigation within 30 days, it must provide a reasonable explanation for taking longer. It is in the best interest of the insurance company to investigate any claim promptly so that valuable evidence is not lost or destroyed. However, there are no provisions requiring an insurance company to settle your claim within a certain period of time.

Chapter 1: What you need to know

When a vehicle is declared totaled

Kansas law provides for prompt, fair and equitable settlements when determining the fair retail market value of a damaged motor vehicle. If the damage to the vehicle meets or exceeds 75% of its retail value, the company must declare the vehicle a total loss. In the event the damage is caused by windstorm or hail, the insurance company will base its decision on whether it will cost more to repair the vehicle than its retail market value. When determining its fair retail market value or actual cash value (ACV), the company might use professional dealer associations' used car guides.

When a vehicle is to be repaired

Estimates

Insurance companies do not have to settle a claim based on the highest estimate of repair. If a company believes the estimates are too high, it has the right to check with other repair facilities. The insurance company's offer needs to cover the actual repair costs to restore the damaged motor vehicle to pre-loss condition. However, if it directs a claimant to a specific repair facility for actual repairs, the insurance company is giving an implied warranty on that repair facility's workmanship.

Repair

The insurance company can repair a vehicle with other-than-original manufactured parts, commonly referred to as after-market parts.

In addition, the company may also repair your vehicle with used or salvaged parts provided they are of like kind and quality.

If the insurance company decides to repair the damage, it should issue the claim settlement check in your name. A check should only be issued to the repair firm if you signed an authorization for the firm's name to also appear on the check. If it is a first-party claim and a lien holder is named on your insurance policy, the insurance company should include the lien holder's name on the claim settlement check.

General information

Seeking damages for pain and suffering

Pain and suffering lawsuits may be filed only under certain conditions. In Kansas, you are prohibited from seeking damages for pain and suffering under the at-fault party's bodily injury coverage unless your medical bills are \$2,000 or more, or unless the injury consists of one of the following:

- Permanent disfigurement
- A fracture to a weight-bearing bone
- A compound, comminuted, displaced or compressed fracture
- Loss of a body part
- Permanent injury
- Permanent loss of bodily function
- Death

If you recover damages and there is any duplication of the payment your company made to you under the personal injury protection benefits, you are responsible for reimbursement to your insurance company.

Chapter 2

Evaluate your needs

How your premiums are determined

Companies can consider chargeable accidents for rating purposes for 3 years per accident. A chargeable accident is anything your company writes a check for. The percentage and amount of a surcharge may vary between companies.

Underwriting

Just because you apply with a particular insurance company does not mean the company has to provide insurance coverage to you. Underwriting is a process in which an insurance company determines if the risk you present to the company meets the standards or guidelines it has established for you to obtain or retain insurance coverage with the company. Underwriting takes into account factors about you, factors about other insureds in the household and your driving habits.

Eligibility into a personal auto insurance rating plan

If you are approved for coverage from an insurance company, some of the rating factors that will influence your premium rate are the driving record of individuals in the household where you reside; how you use your vehicle (for pleasure or traveling to work); make and model of motor vehicles to be insured; where you and other applicants/insureds drive and reside; your gender; your age and most recent prior insurance coverage (whether your coverage was canceled or not renewed). An insurance company will offer you a policy in one of three rating categories:

Preferred

This category is intended for drivers who are considered by insurance companies to be the best insureds because they usually are the safest drivers, present the lowest risk factors and are least likely to file a claim. These types of drivers usually have had no moving traffic violations and/or chargeable accidents during the past three to five years. The premium charge for these types of drivers will be the lowest.

Standard

This category is for moderate-risk drivers. These drivers are usually driving family-type motor vehicles and have a reasonably clean driving record with no more than one moving traffic violation and no chargeable accidents during the past three to five years. The premium charge for this category of personal automobile insurance will be higher than for the preferred program.

Nonstandard

This category is for drivers who insurance companies consider to be high risk. These types of drivers may be younger than 25; have less driving experience; have had moving traffic violations and/or chargeable accidents during the past three to five years; have poor payment history; have had convictions for driving under the influence of alcohol or drugs and/or license suspensions.

Worksheet to help determine your needs

Use this worksheet to gather information you'll need before you begin to shop. Remember, the least expensive deal isn't always the best deal. Good insurance value means finding the right price, best coverage and quality service. Answer the questions truthfully and correctly. Ask what discounts will save you money. Make sure the premium quotes you get are for the same term and coverage. For example, not all companies will offer the same deductible options.

Motor vehicle information

Year _____ Make/model _____ Motor vehicle ID no. (VIN) _____

Motor vehicle location (city, county, state and ZIP code) _____

Vehicle primarily used to travel:

____ To and from work ____ To and from school ____ For pleasure
____ For business ____ For farming

Number of miles driven each year _____

Number of miles to/from work or school _____

Owner of motor vehicle

Name _____ Relation to insurance applicant _____

Age ____ Sex ____ Marital status ____ Occupation _____

Drivers to be insured on the policy

Name _____ Driver's license number _____

Age ____ Sex ____ Marital status ____

Accidents/moving traffic violations

Number of convictions for moving traffic violations in past three years ____

Number of accidents in the past three years ____

Ask about discounts for:

____ Having multiple vehicles insured by one company	____ Being a good driver
____ Having auto and home or renters policies with one company	____ Being a good student
____ Taking a driver education/accident prevention course	____ Being a mature driver
____ Having a car equipped with safety devices	____ Carpooling
____ Having a car equipped with anti-theft devices	____ Having low annual mileage

Chapter 2: Evaluate your needs

Coverages (*the first four are mandatory in Kansas)

Minimum requirements are listed on page 2. Increased limits may be purchased.

Bodily injury liability* (for injuries you cause others)

\$25,000 per person/\$50,000 per accident \$50,000/\$100,000
 \$100,000/\$300,000 Other _____

Property damage liability* (for damage you cause to another's property)

Minimum coverage (\$10,000) Other _____

Personal injury protection (PIP)* (for limited medical expenses)

Minimum coverage Other _____

Uninsured/underinsured protection* (for bodily injury if you and/or your passengers are injured by an uninsured or underinsured driver) To purchase an increased limit, you must have purchased additional bodily injury limits coverage.

\$25,000 per person/\$50,000 per accident \$50,000/\$100,000
 \$100,000/\$300,000

Comprehensive (provides coverage for repair of your vehicle from noncollision damage)

\$250 \$500 Other _____

Collision (for repair of damages to your vehicle from an accident with another vehicle or object)

\$250 \$500 \$1,000

Other special protection requiring an additional premium

Towing and labor Rental reimbursement
 Excess medical payments Customizing equipment
 Special stereo equipment

Notes

Chapter 2: Evaluate your needs

Tips for lowering your premiums

- Compare premium rates for identical coverages and terms.
- Maintain a good driving record that doesn't have moving traffic violations and/or chargeable accidents.
- Consider raising your deductible on comprehensive and collision coverage.
- Before purchasing a car, determine the cost of automobile insurance. Repairs to some makes and models cost more than others and can increase your premium rates.
- Consider having liability-only coverage — as opposed to full coverage (comprehensive and collision) — on motor vehicles valued less than \$3,000. Your savings on premiums can be significant.
- Review your personal automobile insurance coverage periodically with your agent or insurance company, and update if necessary.
- You may qualify for a discount if two or more vehicles are insured with the same company or your vehicles have airbags, anti-lock brakes and/or other safety equipment.
- If you have other insurance policies, such as homeowners, renters, life or health, with the same insurance company, you may qualify for a discount.

Tips for parents of teenage drivers

- If your teenager doesn't own a car — meaning the title isn't in his or her

name — and has had no moving traffic violations and/or chargeable accidents, you can have your teen rated on your family's personal auto insurance policy as an occasional operator.

- Check for discounts available through your insurance company. You may be able to get a discount for having multiple vehicles insured by one company.
- Often, teenage drivers are assigned to the most expensive car in the household. You can save money by making sure your teen's name is assigned to the right car.

Tips for drivers younger than 25

- Consider the cost of insurance in your financial calculations when buying your first vehicle. Insurance rates vary with the type and model of vehicle. For example, SUVs and performance vehicles typically cost more to insure than other vehicles.
- If you have a low net worth, don't go overboard when purchasing liability coverage.
- If you purchase a used car, consider dropping the collision coverage as a way to cut expenses. The cost of collision coverage can exceed the value of an older car.
- A higher deductible will lower your premiums.
- Maintain a good driving record. Don't get tickets, get into accidents or drive under the influence (DUI).

Chapter 2: Evaluate your needs

Tips from Insure U

- If you will be traveling extensively or will be deployed in the military for an extended period of time — and no one will be driving your vehicle — you may be able to suspend some of your coverage to save on premium payments. However, any vehicle with a highway title must carry liability coverage. Choose a policy that allows for suspension of other types of coverage.
- As you establish your family and begin to interact with other parents, you may find yourself as the carpool driver with other people's children in your car. If so, consider increasing your liability insurance.
- Use a car seat of appropriate age and weight for your child.
- If you plan to provide your child with an automobile to take to college, check on the need for a separate auto insurance policy.
- As your success in the job market causes your net worth to grow, you may want to consider purchasing an “umbrella policy” to raise your auto liability coverage, thus protecting your assets.
- Take advantage of any discount available to you as a mature driver. After age 70, the



- incidence of serious accidents escalates significantly, so the discounts might cease.
- Ask about discounts for mature drivers who limit their driving — for example, less than 7,500 miles per year — or agree to only drive during daylight hours. When you retire or change jobs and work or stay closer to home — and therefore drive less — you should inform your insurance company because you may be able to get lower rates.
 - If you have worked for the same employer for many years, let your insurer know. Those who show stability in their employment may qualify for an auto premium discount.
 - Take a senior driving refresher course, such as AARP's 55Alive or a program run by the National Institute of Highway Safety or AAA.

Participation in these programs should help you qualify for an auto premium discount.

For more money-saving tips and general insurance suggestions, visit www.InsureUOnline.org, an educational program provided by the National Association of Insurance Commissioners.

Kansas Automobile Insurance Plan

If at least three companies have rejected you for personal automobile insurance, you may purchase coverage through the Kansas Automobile Insurance Plan (KAIP), which allows you to be assigned to one of the many insurance companies licensed to sell motor vehicle insurance in Kansas. The coverage provides basic liability insurance required by Kansas law and optional physical damage coverages, such as comprehensive and collision. For more information, contact a licensed insurance agent who sells personal auto insurance.

Chapter 2: Evaluate your needs

Frequently asked questions

Is there a grace period for payment of my auto insurance premium?

No. The company must receive all auto insurance premiums on or before the date they are due in order for coverage to remain in force. If a premium payment is received after the due date, the company has three options:

- Accept the premium payment and continue the policy with no lapse in coverage.
- Accept the premium payment and reinstate the policy effective the date the company received the premium. In this case there will be no coverage in effect from the due date to the date the premium was received.
- Refuse to accept the late premium payment. In this case the policy cancels on the date the payment was due and the late premium payment is refunded to the customer less any outstanding balance owed the company for coverage already provided.

Who do I contact to file a claim?

Contact your agent or company representative if your claim is to be filed with your own insurance company. Contact the insurance claims department of the other party if you believe the other party is at fault for your damages and you wish to file a liability claim. An insurance company's claims department will then be able to guide you through the investigation/claim settlement process that follows the initial filing. Most auto insurance policies require that you notify your own insurance company in the event of an accident, even if you plan to file a claim with the other driver's company.

How long does a company have to process and address a claim?

An insurance company is expected to complete an investigation of a claim, properly document files and indicate acceptance or denial of a vehicle claim within about 30 days of the date the company is notified of the damage. If there are circumstances that prevent a company from completing its investigation, you will be notified within that 30-day period.

What is no-fault insurance?

Kansas law requires the titled owner of every vehicle to maintain at least minimum liability insurance coverage for every vehicle he or she owns. Personal injury protection (PIP) coverage provides payment for accident-related medical treatment, lost income, death benefits, etc., according to the terms of the policy and the policy limits purchased by the insured. PIP coverage is sometimes referred to as no-fault coverage because it is available to insureds regardless of who was at fault for an accident.

If I already have Medicare, Medicaid and/or health insurance, can I have the personal injury protection (PIP) coverage removed from my auto policy?

No. PIP coverage is part of the basic liability coverages required by law and cannot be removed.

If I own a vehicle that is not operable and I am not going to repair it for a while, can I cancel the insurance coverage for this vehicle?

As long as a vehicle is titled to be operated on Kansas roads, it must be covered by an insurance policy that meets the minimum liability requirements. This applies whether the vehicle can be driven or whether you

Chapter 2: Evaluate your needs

simply make a personal decision to not drive it for a period of time. Contact the Titles and Registrations Bureau at the Kansas Department of Revenue for further information regarding title changes and their consequences: (785) 296-3621. If you change the title to “nonroad-use” status, you will not have to insure the vehicle until it is to be driven. When you are ready to operate the vehicle again, it will need to pass a Kansas Highway Patrol inspection before you will be allowed to retitle it for road use. When the vehicle is to be driven again, you must have it insured immediately upon being retitled.

I live with a relative who has been responsible for several accidents and has received several traffic tickets; however, my driving record is good. I've told my insurance company that I am the only person who will ever drive my car, but the company insists on charging me high rates because of my relative's history. Can it do that?

For underwriting and rating purposes, an insurance company can consider the claims history and driving records of all licensed drivers living with you. Different companies may address this situation differently, but all companies have the right to consider the records of all licensed drivers in the home.

Can an insurance company nonrenew or cancel my auto insurance coverage at any time the company wishes to do so?

There are legal restrictions governing non-renewal and cancellation of an auto insurance policy found in the Kansas Statutes Annotated (K.S.A.) 40-276a and K.S.A. 40-277. During the first 60 days that a policy is in force, the applicant for coverage is the subject of an

underwriting review by the company. At any time during the first 60 days a policy is in force, a company can provide you a minimum 30-day notice to cancel the coverage. A cancellation or nonrenewal notice must be written and must state the date and time of termination. It also must be addressed to the insured at his or her last address of record with the company. The 30-day period begins on the date the notice is mailed. Insurance companies are expected to show proof of mailing for cancellation/nonrenewal notices. This may consist of verification of notices sent by certified or registered mail or a standard “proof of mailing” provided by the postal service.

If my vehicle is damaged in an accident caused by an uninsured driver, can I file a claim to repair my vehicle under the uninsured motorist coverage that is on my policy?

The “uninsured/underinsured” motorist coverage in your policy is available only in the event of *bodily injury* from an accident caused by an uninsured or underinsured driver. There is no provision to address damage to a vehicle through the uninsured/underinsured coverage.

Can an insurance company require me to have my vehicle repaired at a specific repair facility?

No. The insurer only needs to pay the amount of the lowest estimate that can be confirmed to address the repairs covered by the policy in force at the time of a loss. If you choose to have your vehicle repaired at a facility that charges more for the repairs than the facility chosen by the insurance company, you would be responsible for the difference in cost.

Chapter 2: Evaluate your needs

The insurance company says it is going to pay my vehicle damage claim based as a total loss. I prefer that the vehicle be repaired. Can I require an insurance company to repair rather than pay a claim based on a total loss, or can I require a company to provide me with a replacement vehicle if it insists on declaring the vehicle a total loss?

It is up to the company adjusting the claim to determine whether a settlement will be offered based on the repair of a damaged vehicle or whether it will be declared a total loss and payment offered based on the actual cash value (ACV) of the vehicle at the time of the loss. If the cost to repair covered damage exceeds 75% of the vehicle's ACV, the company is required to declare it a total loss and offer a settlement on that basis. The company does not have to provide a replacement vehicle. The ACV of a vehicle is determined by considering "book" values and/or a retail market value survey to reflect the sale prices of comparable vehicles in your area.

The insurance company is settling my vehicle damage claim based on a total loss. The amount it is offering will not pay off my loan on the vehicle. Does the company have to consider my loan balance when figuring the amount of a total loss settlement?

An insurance company will need to be able to document its files to support the position that the offer the company made to settle a claim based on the total loss of a vehicle reflects the retail value of the vehicle at the time of the loss. It does not owe any consideration to a loan balance. If an individual has a loan balance greater than the value of the vehicle that is insured, he or she may wish to investigate

"gap" insurance. Gap insurance is designed to provide coverage for the difference between the amount owed and the actual cash value of the insured vehicle.

Can I have a rental vehicle provided by an insurance company while a company investigates my claim?

If you have purchased a rental reimbursement endorsement for your personal auto insurance policy and your damaged vehicle is not safely operable, contact your company about securing a rental under your own policy. If you are filing a liability claim against another driver's policy, you may be entitled to recover for loss of use of your vehicle until the company offers to pay for repair or total loss.

The insurance company offering settlement for damage to my vehicle caused by their insured is telling me I am partially at fault. How can that be?

The Kansas comparative negligence law acknowledges circumstances in which each party involved in an accident may bear a portion of the responsibility for the damages. In order for any party to collect for damage caused by a second party, the second party would have to be determined to be at least 51% negligent/responsible for the accident. Whatever percentage of liability (over 51%) can be attributed to the other party would be the percentage of your loss that the other driver's insurance company owes for your damages. For example: If your damage was estimated at \$1,000 and the other party was determined to be 75% at fault for your damage, you could collect \$750 from the other party's carrier.

Chapter 3

Compare rates

Understanding the premiums in this guide

The premiums shown are based on the minimum coverages allowed by law (see page 3). Also, they include optional \$100-deductible comprehensive and \$250-deductible collision coverages.

The premium rates shown are for a *preferred* driver using a private passenger sedan motor vehicle. The premium rates indicate a principal operator, usually defined as the person who drives the motor vehicle more than 50% of the time:

Demographic	Page
16-year-old male and female drivers	18
21-year-old male and female drivers	20
35-year-old male and female drivers	22
55-year-old male and female drivers	24
70-year-old male and female drivers	26

The example vehicle used to determine rates is a 2009 Chevrolet Impala LS. Rates are broken into five areas of the state. Select the area closest to you for a premium rate example. If you reside in the metropolitan Kansas City area, select a ZIP code: 66106 for Wyandotte County and 66204 or 66221 for Johnson County.

Rates for Colby, Lawrence, Manhattan and Salina, as well as rates for larger coverage amounts, can be found on the KID website, www.ksinsurance.org.

This guide does not include all companies authorized to sell and service personal automobile insurance in Kansas. Rather, it shows examples of premium rates for the top volume writer private insurance companies. While these examples may not fit your exact automobile insurance circumstances or needs, they can provide a comparison of what several insurance companies may offer.

Premium rates indicated are for a six-month term of coverage.

The rates indicated in this guide were current as of April 2012. Please contact specific insurance companies and/or their agent/agency representatives for exact rates.

The premium rates in this guide are for a preferred driver using a private passenger sedan.

Rates for Colby, Lawrence, Manhattan and Salina, as well as rates for larger coverage amounts, can be found on the KID website.

Premium rates were current as of April 2012.

Driver's age: 16

Driver's characteristics: Male or female, single, principal operator (drives the car more than 50% of the time), drives less than 10 miles to work one way, hasn't had any accidents or moving violations in the past 3 years, drives fewer than 7,500 miles per year.

	Wichita		Topeka		Garden City	
	Male	Female	Male	Female	Male	Female
Preferred, standard risk companies						
21st Century Premier Insurance Company	1,970	1,516	2,049	1,577	2,386	1,834
Alliance Indemnity Co.	1,332	999	1,223	911	1,531	1,062
Allstate Fire and Casualty Insurance Co.	1,871	1,925	1,586	1,638	2,057	2,130
American Family Mutual Insurance Co.	1,068	885	901	749	1,029	865
American National Property and Casualty Co.	2,731	2,141	2,240	1,777	2,731	2,141
Armed Forces Insurance Exchange	1,377	1,186	1,182	1,020	1,390	1,155
Automobile Club Inter-Insurance Exchange	1,996	1,440	1,716	1,240	2,120	1,528
Bristol West Insurance Co.	2,892	2,368	2,644	2,186	2,924	2,240
Buckeye State Mutual Insurance Co.	1,712	1,119	1,584	1,038	1,616	1,039
Cincinnati Insurance Co.	1,186	902	1,218	879	1,186	902
Depositors Insurance Co.	1,714	1,257	1,257	936	1,594	1,128
Farm Bureau Property & Casualty Insurance Co.	1,942	1,471	1,634	1,240	2,237	1,653
Farmers Insurance Co. Inc	966	920	848	808	949	906
GEICO General Insurance Co.	1,479	1,068	1,396	1,005	1,640	1,156
GEICO Indemnity Co.	2,528	2,110	2,356	1,975	3,205	3,554
Government Employees Insurance Co.	1,479	1,068	1,396	1,005	1,640	1,156
Liberty Mutual Fire Insurance Co.	3,314	2,084	2,822	1,775	3,256	2,048
National Farmers Union Property & Casualty Co.	1,526	1,144	1,474	1,099	1,522	1,091
Nationwide Affinity Insurance Co. of America	1,795	1,316	1,316	980	1,670	1,181
Progressive Direct Insurance Co.	5,489	4,503	5,806	4,730	6,508	5,117
Progressive Northwestern Insurance Co.	4,757	3,886	5,176	4,200	6,146	4,775
SAFECO Insurance Co. of America	2,251	2,013	1,913	1,707	2,134	1,930
Shelter Mutual Insurance Co.	1,686	1,222	1,361	986	1,722	1,248
State Farm Mutual Automobile Insurance Co.	1,411	981	1,367	950	1,562	1,074
Travelers Home and Marine Insurance Co., The	3,742	2,764	3,195	2,356	4,071	2,883
United Services Automobile Association	1,473	1,216	1,380	1,157	1,473	1,216
USAA Casualty Insurance Co.	1,663	1,372	1,553	1,301	1,663	1,372
USAA General Indemnity Co.	2,383	1,980	2,367	1,989	2,383	1,980
Nonstandard risk companies						
Allstate Indemnity Co.	4,737	3,895	3,946	3,439	5,489	4,430
Dairyland Insurance Co.	5,002	5,693	3,487	3,938	3,731	4,197
Key Insurance Co.	2,628	1,854	2,874	2,016	2,292	1,602
State Farm Fire and Casualty Co.	1,820	1,265	1,763	1,225	2,038	1,401
Traders Insurance Co.	8,766	6,649	8,030	6,050	7,744	5,647

Car characteristics: 2009 Chevrolet Impala LS

Coverage quoted: Kansas minimum coverages plus optional comprehensive and collision with a \$100 deductible for comprehensive and a \$250 deductible for collision.

	Chanute		66221/Johnson		66204/Johnson		66106/Wyandotte	
	Male	Female	Male	Female	Male	Female	Male	Female
Preferred, standard risk companies								
21st Century Premier Insurance Co.	2,142	1,647	1,916	1,475	1,984	1,527	2,521	1,940
Alliance Indemnity Co.	1,321	933	1,076	815	1,132	859	1,534	1,148
Allstate Fire and Casualty Insurance Co.	1,687	2,220	1,702	1,750	1,737	1,779	2,395	2,467
American Family Mutual Insurance Co.	932	780	978	815	917	761	1,076	892
American National Property and Casualty Co.	2,872	2,254	2,637	2,108	2,760	2,200	2,396	1,889
Armed Forces Insurance Exchange	1,164	979	1,089	949	1,133	986	1,507	1,301
Automobile Club Inter-Insurance Exchange	1,744	1,258	1,328	958	1,378	995	1,378	995
Bristol West Insurance Co.	2,564	2,001	2,424	2,009	2,591	2,131	2,852	2,315
Buckeye State Mutual Insurance Co.	1,631	1,048	1,600	1,074	1,600	1,074	1,988	1,312
Cincinnati Insurance Co.	1,129	840	1,101	784	1,155	821	1,692	1,233
Depositors Insurance Co.	1,444	1,032	1,342	1,010	1,362	1,026	1,800	1,327
Farm Bureau Property & Casualty Insurance Co.	1,877	1,408	1,604	1,230	1,691	1,307	2,017	1,539
Farmers Insurance Co. Inc	777	745	915	860	1,029	973	1,034	980
GEICO General Insurance Co.	1,414	1,010	1,378	998	1,378	998	1,378	998
GEICO Indemnity Co.	2,590	2,123	2,332	1,972	2,332	1,972	2,332	1,972
Government Employees Insurance Co.	1,414	1,010	1,378	998	1,378	998	1,378	998
Liberty Mutual Fire Insurance Co.	3,352	2,109	2,563	1,612	2,698	1,697	4,012	2,523
National Farmers Union Property & Casualty Co.	1,371	1,010	1,465	1,104	1,465	1,104	1,753	1,318
Nationwide Affinity Insurance Co. of America	1,512	1,080	1,405	1,057	1,427	1,075	1,885	1,390
Progressive Direct Insurance Co.	5,182	4,182	5,418	4,444	5,484	4,499	6,302	5,156
Progressive Northwestern Insurance Co.	5,098	4,049	4,769	3,896	4,772	3,911	5,296	4,306
SAFECO Insurance Co. of America	1,993	1,790	2,009	1,775	2,012	1,779	2,259	2,008
Shelter Mutual Insurance Co.	1,505	1,091	1,418	1,028	1,439	1,043	1,794	1,300
State Farm Mutual Automobile Insurance Co.	1,367	943	1,330	925	1,310	912	1,603	1,110
Travelers Home and Marine Insurance Co., The	3,219	2,351	3,327	2,477	3,661	2,711	4,307	3,179
United Services Automobile Association	1,435	1,193	1,039	875	1,089	917	1,426	1,194
USAA Casualty Insurance Co.	1,615	1,343	1,213	1,022	1,268	1,068	1,611	1,350
USAA General Indemnity Co.	2,394	1,999	1,279	1,082	1,697	1,433	1,963	1,650
Nonstandard risk companies								
Allstate Indemnity Co.	4,346	3,754	3,914	3,459	4,455	3,953	5,614	4,895
Dairyland Insurance Co.	4,065	4,608	3,733	4,219	3,733	4,219	4,570	5,208
Key Insurance Co.	2,304	1,620	3,294	2,298	3,294	2,298	3,294	2,298
State Farm Fire and Casualty Co.	1,778	1,226	1,714	1,192	1,689	1,175	2,075	1,437
Traders Insurance Co.	7,965	5,915	4,682	5,810	8,533	6,481	9,248	6,976

Driver's age: 21

Driver's characteristics: Male or female, single, principal operator (drives the car more than 50% of the time), drives less than 10 miles to work one way, hasn't had any accidents or moving violations in the past 3 years, drives fewer than 7,500 miles per year.

	Wichita		Topeka		Garden City	
	Male	Female	Male	Female	Male	Female
Preferred, standard risk companies						
21st Century Premier Insurance Company	823	713	856	744	1,027	922
Alliance Indemnity Co.	930	734	859	677	1,108	862
Allstate Fire and Casualty Insurance Co.	1,109	909	971	799	1,525	1,245
American Family Mutual Insurance Co.	713	611	606	520	739	643
American National Property and Casualty Co.	1,622	1,271	1,286	1,021	1,622	1,271
Armed Forces Insurance Exchange	925	796	794	685	1,078	890
Automobile Club Inter-Insurance Exchange	1,141	864	981	745	1,211	918
Bristol West Insurance Co.	1,529	1,155	1,395	1,062	1,861	1,417
Buckeye State Mutual Insurance Co.	1,167	976	1,072	903	1,136	927
Cincinnati Insurance Co.	969	688	959	624	969	688
Depositors Insurance Co.	1,158	898	841	661	1,125	853
Farm Bureau Property & Casualty Insurance Co.	1,094	912	921	768	1,272	1,059
Farmers Insurance Co. Inc.	618	529	547	469	645	566
GEICO General Insurance Co.	851	729	793	679	1,030	859
GEICO Indemnity Co.	1,521	1,323	1,402	1,223	2,055	1,739
Government Employees Insurance Co.	850	729	793	679	1,030	859
Liberty Mutual Fire Insurance Co.	1,935	1,442	1,648	1,228	1,901	1,416
National Farmers Union Property & Casualty Co.	654	453	637	439	786	543
Nationwide Affinity Insurance Co. of America	1,212	941	881	693	1,178	894
Progressive Direct Insurance Co.	1,115	836	1,186	885	1,385	1,025
Progressive Northwestern Insurance Co.	1,078	798	1,179	872	1,475	1,082
SAFECO Insurance Co. of America	1,056	978	868	801	1,113	1,045
Shelter Mutual Insurance Co.	1,087	853	878	689	1,111	871
State Farm Mutual Automobile Insurance Co.	737	570	716	554	854	659
Travelers Home and Marine Insurance Co., The	619	453	540	394	479	529
United Services Automobile Association	617	514	528	450	617	514
USAA Casualty Insurance Co.	697	579	592	503	697	579
USAA General Indemnity Co.	927	781	872	746	927	781
Nonstandard risk companies						
Allstate Indemnity Co.	3,234	2,448	2,473	1,907	3,826	2,880
Dairyland Insurance Co.	3,090	2,775	2,146	1,942	2,415	2,183
Key Insurance Co.	1,620	1,398	3,600	1,542	1,458	1,242
State Farm Fire and Casualty Co.	792	613	770	596	929	718
Traders Insurance Co.	4,116	2,986	3,837	2,771	4,244	3,013

Car characteristics: 2009 Chevrolet Impala LS

Coverage quoted: Kansas minimum coverages plus optional comprehensive and collision with a \$100 deductible for comprehensive and a \$250 deductible for collision.

	Chanute		66221/Johnson		66204/Johnson		66106/Wyandotte	
Preferred, standard risk companies	Male	Female	Male	Female	Male	Female	Male	Female
21st Century Premier Insurance Co.	911	808	791	679	818	700	1,053	916
Alliance Indemnity Co.	950	740	748	592	786	623	1,073	846
Allstate Fire and Casualty Insurance Co.	1,130	926	975	796	972	798	1,374	1,119
American Family Mutual Insurance Co.	653	564	672	579	614	526	721	619
American National Property & Casualty Co.	1,698	1,334	1,484	1,184	1,561	1,245	1,402	1,105
Armed Forces Insurance Exchange	870	728	702	615	733	641	999	862
Automobile Club Inter-Insurance Exchange	997	755	759	575	788	597	788	597
Bristol West Insurance Co.	1,514	1,139	1,257	955	1,338	1,009	1,511	1,134
Buckeye State Mutual Insurance Co.	1,149	936	1,028	903	1,028	903	1,326	1,128
Cincinnati Insurance Co.	907	622	857	543	898	569	1,342	887
Depositors Insurance Co.	1,012	773	886	701	897	711	1,206	940
Farm Bureau Property & Casualty Insurance Co.	1,062	885	900	751	947	790	1,134	945
Farmers Insurance Co. Inc	516	446	560	476	973	531	643	545
GEICO General Insurance Co.	840	711	774	667	774	667	774	667
GEICO Indemnity Co.	1,596	1,372	1,367	1,200	1,367	1,200	1,367	1,200
Government Employees Insurance Co.	840	711	774	667	774	667	774	667
Liberty Mutual Fire Insurance Co.	1,958	1,458	1,497	1,116	1,576	1,175	2,342	1,744
National Farmers Union Property & Casualty Co.	621	427	611	422	611	422	740	513
Nationwide Affinity Insurance Co. of America	1,059	809	927	734	940	744	1,263	984
Progressive Direct Insurance Co.	1,076	804	1,101	827	1,115	836	1,276	953
Progressive Northwestern Insurance Co.	1,192	870	1,080	804	1,076	799	1,203	887
SAFECO Insurance Co. of America	982	915	848	772	851	776	1,010	927
Shelter Mutual Insurance Co.	971	761	915	717	928	728	1,157	907
State Farm Mutual Automobile Insurance Co.	738	570	693	536	683	529	851	657
Travelers Home and Marine Insurance Co., The	562	407	544	399	584	430	709	515
United Services Automobile Assoc.	571	481	400	344	412	354	547	465
USAA Casualty Insurance Co.	642	539	463	397	476	408	609	518
USAA General Indemnity Co.	901	765	479	415	628	542	728	624
Nonstandard risk companies	Male	Female	Male	Female	Male	Female	Male	Female
Allstate Indemnity Co.	2,778	2,127	2,385	1,841	2,689	2,079	3,514	2,690
Dairyland Insurance Co.	2,536	2,286	2,290	2,072	2,290	2,072	2,743	2,467
Key Insurance Co.	1,464	1,248	2,088	1,770	2,088	1,770	2,088	1,770
State Farm Fire and Casualty Co.	801	619	744	576	734	568	919	710
Traders Insurance Co.	3,939	2,818	3,615	2,619	3,963	2,876	4,386	3,169

Driver's age: 35

Driver's characteristics: Male or female, married, principal operator (drives the car more than 50% of the time), drives less than 10 miles to work one way, hasn't had any accidents or moving violations in the past 3 years, drives fewer than 7,500 miles per year.

	Wichita		Topeka		Garden City	
	Male	Female	Male	Female	Male	Female
Preferred, standard risk companies						
21st Century Premier Insurance Company	497	503	514	520	624	629
Alliance Indemnity Co.	445	445	413	413	576	576
Allstate Fire and Casualty Insurance Co.	498	579	443	506	718	790
American Family Mutual Insurance Co.	452	452	384	384	479	479
American National Property and Casualty Co.	899	899	712	712	899	899
Armed Forces Insurance Exchange	550	557	476	482	620	614
Automobile Club Inter-Insurance Exchange	600	600	519	519	639	639
Bristol West Insurance Co.	992	991	917	912	1,316	1,273
Buckeye State Mutual Insurance Co.	622	622	573	573	602	602
Cincinnati Insurance Co.	525	525	428	428	525	525
Depositors Insurance Co.	544	530	399	392	548	526
Farm Bureau Property & Casualty Insurance Co.	589	607	496	511	698	718
Farmers Insurance Co. Inc	365	359	326	321	421	414
GEICO General Insurance Co.	373	373	342	342	484	484
GEICO Indemnity Co.	883	856	812	787	1,203	1,159
Government Employees Insurance Co.	373	373	342	342	484	484
Liberty Mutual Fire Insurance Co.	695	695	592	592	682	682
National Farmers Union Property & Casualty Co.	304	311	295	301	397	395
Nationwide Affinity Insurance Co. of America	569	555	418	410	573	550
Progressive Direct Insurance Co.	479	499	512	535	626	644
Progressive Northwestern Insurance Co.	429	452	478	502	644	665
SAFECO Insurance Co. of America	639	594	527	533	688	696
Shelter Mutual Insurance Co.	562	562	454	454	574	574
State Farm Mutual Automobile Insurance Co.	388	388	379	379	479	479
Travelers Home and Marine Insurance Co., The	340	335	299	293	436	424
United Services Automobile Association	343	343	297	300	343	343
USAA Casualty Insurance Co.	354	353	304	307	354	353
USAA General Indemnity Co.	496	501	469	478	496	501
Nonstandard risk companies						
Allstate Indemnity Co.	1,871	1,528	1,366	1,200	2,245	1,793
Dairyland Insurance Co.	1,867	1,757	1,282	1,210	1,510	1,420
Key Insurance Co.	1,068	1,056	1,188	1,176	978	966
State Farm Fire and Casualty Co.	419	419	409	409	525	525
Traders Insurance Co.	1,823	1,824	1,711	1,707	2,055	2,006

Car characteristics: 2009 Chevrolet Impala LS

Coverage quoted: Kansas minimum coverages plus optional comprehensive and collision with a \$100 deductible for comprehensive and a \$250 deductible for collision.

	Chanute		66221/Johnson		66204/Johnson		66106/Wyandotte	
Preferred, standard risk companies	Male	Female	Male	Female	Male	Female	Male	Female
21st Century Premier Insurance Company	551	557	477	484	490	496	633	640
Alliance Indemnity Co.	485	485	351	351	369	369	513	513
Allstate Fire and Casualty Insurance Co.	518	586	438	506	434	506	589	714
American Family Mutual Insurance Co.	419	419	429	429	388	388	457	457
American National Property and Casualty Co.	940	940	818	818	863	863	777	777
Armed Forces Insurance Exchange	509	507	428	436	445	454	594	602
Automobile Club Inter-Insurance Exchange	527	527	401	401	416	416	416	416
Bristol West Insurance Co.	1,024	1,008	815	815	854	861	972	976
Buckeye State Mutual Insurance Co.	608	608	556	556	556	556	711	711
Cincinnati Insurance Co.	456	456	360	360	376	376	623	623
Depositors Insurance Co.	493	475	414	409	419	413	563	550
Farm Bureau Property & Casualty Insurance Co.	576	593	481	495	503	517	607	588
Farmers Insurance Co. Inc	321	316	311	306	343	337	361	356
GEICO General Insurance Co.	377	377	331	331	331	331	331	331
GEICO Indemnity Co.	928	897	792	768	792	768	792	768
Government Employees Insurance Co.	377	377	331	331	331	331	331	331
Liberty Mutual Fire Insurance Co.	702	702	538	538	567	567	840	840
National Farmers Union Property & Casualty Co.	294	297	277	286	277	286	340	349
Nationwide Affinity Insurance Co. of America	516	497	434	428	438	433	589	576
Progressive Direct Insurance Co.	478	496	475	495	478	500	547	570
Progressive Northwestern Insurance Co.	498	520	434	458	432	455	482	506
SAFECO Insurance Co. of America	602	612	772	503	776	505	927	605
Shelter Mutual Insurance Co.	502	502	473	473	480	480	598	598
State Farm Mutual Automobile Insurance Co.	407	407	364	364	359	359	458	458
Travelers Home and Marine Insurance Co., The	317	310	294	290	315	310	385	378
United Services Automobile Association	320	321	230	232	236	239	307	310
USAA Casualty Insurance Co.	328	329	243	245	249	252	313	316
USAA General Indemnity Co.	484	491	267	272	344	350	395	402
Nonstandard risk companies	Male	Female	Male	Female	Male	Female	Male	Female
Allstate Indemnity Co.	1,536	1,329	1,281	1,147	1,444	1,298	1,909	1,668
Dairyland Insurance Co.	1,542	1,452	1,365	1,289	1,365	1,289	1,611	1,520
Key Insurance Co.	978	966	1,380	1,368	1,380	1,368	1,380	1,368
State Farm Fire and Casualty Co.	445	445	392	392	387	387	497	497
Traders Insurance Company	1,775	1,762	1,603	1,602	1,735	1,741	1,943	1,940

Driver's age: 55

Driver's characteristics: Male or female, married, principal operator (drives the car more than 50% of the time), drives less than 10 miles to work one way, hasn't had any accidents or moving violations in the past 3 years, drives fewer than 7,500 miles per year.

	Wichita		Topeka		Garden City	
	Male	Female	Male	Female	Male	Female
Preferred, standard risk companies						
21st Century Premier Insurance Company	451	451	465	465	552	552
Alliance Indemnity Co.	389	389	362	362	496	496
Allstate Fire and Casualty Insurance Co.	550	550	484	484	727	727
American Family Mutual Insurance Co.	408	408	346	346	431	431
American National Property and Casualty Co.	750	750	598	598	750	750
Armed Forces Insurance Exchange	527	527	456	456	596	596
Automobile Club Inter-Insurance Exchange	530	530	456	456	562	562
Bristol West Insurance Co.	930	849	858	784	1,262	1,082
Buckeye State Mutual Insurance Co.	505	505	465	465	489	489
Cincinnati Insurance Co.	501	501	400	400	501	501
Depositors Insurance Co.	499	440	367	328	506	438
Farm Bureau Property & Casualty Insurance Co.	481	494	405	416	573	590
Farmers Insurance Co. Inc	338	310	302	278	394	368
GEICO General Insurance Co.	347	347	318	318	451	451
GEICO Indemnity Co.	865	856	796	787	1,167	1,159
Government Employees Insurance Co.	347	347	318	318	451	451
Liberty Mutual Fire Insurance Co.	614	614	524	524	604	604
National Farmers Union Property & Casualty Co.	270	242	260	234	343	311
Nationwide Affinity Insurance Co. of America	523	461	384	343	530	459
Progressive Direct Insurance Co.	443	418	471	443	569	532
Progressive Northwestern Insurance Co.	394	370	438	409	580	539
SAFECO Insurance Co. of America	586	539	486	445	621	582
Shelter Mutual Insurance Co.	461	461	373	373	471	471
State Farm Mutual Automobile Insurance Co.	350	350	341	341	427	427
Travelers Home and Marine Insurance Co., The	307	299	269	262	383	368
United Services Automobile Association	316	307	274	272	316	307
USAA Casualty Insurance Co.	313	303	270	268	313	303
USAA General Indemnity Co.	453	450	430	434	453	450
Nonstandard risk companies						
Allstate Indemnity Co.	1,397	1,397	1,100	1,100	1,639	1,639
Dairyland Insurance Co.	1,524	1,450	1,056	1,004	1,226	1,164
Key Insurance Co.	1,056	1,056	1,176	1,176	966	966
State Farm Fire and Casualty Co.	378	378	369	369	467	467
Traders Insurance Co.	1,540	1,511	1,439	1,410	1,664	1,603

Car characteristics: 2009 Chevrolet Impala LS

Coverage quoted: Kansas minimum coverages plus optional comprehensive and collision with a \$100 deductible for comprehensive and a \$250 deductible for collision.

	Chanute		66221/Johnson		66204/Johnson		66106/Wyandotte	
Preferred, standard risk companies	Male	Female	Male	Female	Male	Female	Male	Female
21st Century Premier Insurance Company	492	492	437	437	448	448	573	573
Alliance Indemnity Co.	421	421	310	310	324	324	450	450
Allstate Fire and Casualty Insurance Co.	552	552	486	486	487	487	673	644
American Family Mutual Insurance Co.	377	377	386	386	350	350	413	413
American National Property and Casualty Co.	786	786	690	690	725	725	652	652
Armed Forces Insurance Exchange	489	489	410	410	426	426	568	568
Automobile Club Inter-Insurance Exchange	462	462	352	352	366	366	366	366
Bristol West Insurance Co.	976	855	762	703	799	740	912	836
Buckeye State Mutual Insurance Co.	494	494	452	452	452	452	576	576
Cincinnati Insurance Co.	432	432	334	334	348	348	585	585
Depositors Insurance Co.	456	397	379	341	383	345	516	456
Farm Bureau Property & Casualty Insurance Co.	472	485	391	401	408	419	495	508
Farmers Insurance Co. Inc	299	278	287	259	315	284	333	302
GEICO General Insurance Co.	351	351	308	308	308	308	308	308
GEICO Indemnity Co.	905	897	777	768	777	768	777	768
Government Employees Insurance Co.	351	351	308	308	308	308	308	308
Liberty Mutual Fire Insurance Co.	621	621	476	476	506	506	742	742
National Farmers Union Property & Casualty Co.	258	233	247	222	247	222	303	272
Nationwide Affinity Insurance Co. of America	477	416	397	357	401	361	540	478
Progressive Direct Insurance Co.	440	413	438	413	442	417	504	473
Progressive Northwestern Insurance Co.	452	419	400	375	398	371	442	412
SAFECO Insurance Co. of America	549	509	469	423	471	425	559	510
Shelter Mutual Insurance Co.	412	412	388	388	394	394	491	491
State Farm Mutual Automobile Insurance Co.	364	364	329	329	325	325	412	412
Travelers Home and Marine Insurance Co., The	283	276	267	262	286	280	346	338
United Services Automobile Association	294	289	213	213	219	219	283	281
USAA Casualty Insurance Co.	291	285	217	216	222	222	278	276
USAA General Indemnity Co.	442	443	247	250	316	320	363	366
Nonstandard risk companies	Male	Female	Male	Female	Male	Female	Male	Female
Allstate Indemnity Co.	1,219	1,219	1,053	1,053	1,193	1,193	1,532	1,532
Dairyland Insurance Co.	1,259	1,198	1,125	1,069	1,125	1,069	1,328	1,264
Key Insurance Co.	966	966	1,368	1,368	1,368	1,368	1,368	1,368
State Farm Fire and Casualty Co.	397	397	355	355	350	350	447	447
Traders Insurance Co.	1,481	1,447	1,351	1,329	1,471	1,450	1,637	1,606

Driver's age: 70

Driver's characteristics: Male or female, married, principal operator (drives the car more than 50% of the time), drives less than 10 miles to work one way, hasn't had any accidents or moving violations in the past 3 years, drives fewer than 7,500 miles per year.

	Wichita		Topeka		Garden City	
	Male	Female	Male	Female	Male	Female
Preferred, standard risk companies						
21st Century Premier Insurance Company	479	478	494	492	572	569
Alliance Indemnity Co.	419	419	381	381	445	445
Allstate Fire and Casualty Insurance Co.	579	579	509	509	732	732
American Family Mutual Insurance Co.	371	371	315	315	358	358
American National Property and Casualty Co.	687	687	553	553	687	687
Armed Forces Insurance Exchange	598	598	518	518	616	616
Automobile Club Inter-Insurance Exchange	553	553	477	477	587	587
Bristol West Insurance Co.	972	846	886	773	1,087	965
Buckeye State Mutual Insurance Co.	434	434	402	402	409	409
Cincinnati Insurance Co.	491	491	387	387	491	491
Depositors Insurance Co.	533	451	400	343	507	423
Farm Bureau Property & Casualty Insurance Co.	389	389	329	329	444	444
Farmers Insurance Company Inc.	366	313	325	279	401	355
GEICO General Insurance Co.	286	286	262	262	371	371
GEICO Indemnity Co.	874	829	805	765	1,172	1,095
Government Employees Insurance Co.	286	286	262	262	371	371
Liberty Mutual Fire Insurance Co.	580	580	495	495	570	570
National Farmers Union Property & Casualty Co.	307	704	296	680	1,182	818
Nationwide Affinity Insurance Co. of America	558	473	419	360	531	443
Progressive Direct Insurance Co.	501	478	527	501	589	556
Progressive Northwestern Insurance Co.	457	437	497	472	594	560
SAFECO Insurance Co. of America	634	522	530	435	658	551
Shelter Mutual Insurance Co.	428	428	346	346	437	437
State Farm Mutual Automobile Insurance Co.	295	295	287	287	355	355
Travelers Home and Marine Insurance Co., The	341	342	298	299	379	375
United Services Automobile Association	332	315	303	293	332	315
USAA Casualty Insurance Co.	317	300	288	279	317	300
USAA General Indemnity Co.	482	466	475	466	482	466
Nonstandard risk companies						
Allstate Indemnity Co.	1,268	1,268	1,054	1,054	1,464	1,464
Dairyland Insurance Co.	1,447	1,306	1,028	922	1,134	1,025
Key Insurance Co.	1,104	1,140	1,218	1,254	996	1,020
State Farm Fire and Casualty Co.	318	318	310	310	389	389
Traders Insurance Co.	1,984	1,881	1,833	1,739	1,942	1,821

Car characteristics: 2009 Chevrolet Impala LS

Coverage quoted: Kansas minimum coverages plus optional comprehensive and collision with a \$100 deductible for comprehensive and a \$250 deductible for collision.

	Chanute		66221/Johnson		66204/Johnson		66106/Wyandotte	
	Male	Female	Male	Female	Male	Female	Male	Female
Preferred, standard risk companies								
21st Century Premier Insurance Company	515	512	468	467	481	480	608	606
Alliance Indemnity Co.	392	392	340	340	359	359	480	480
Allstate Fire and Casualty Insurance Co.	569	569	517	517	519	519	710	710
American Family Mutual Insurance Co.	326	326	341	341	320	320	374	374
American National Property and Casualty Co.	720	720	644	644	676	676	600	600
Armed Forces Insurance Exchange	518	518	477	477	495	495	650	650
Automobile Club Inter-Insurance Exchange	485	485	368	368	382	382	382	382
Bristol West Insurance Co.	914	804	805	698	857	743	956	832
Buckeye State Mutual Insurance Co.	413	413	408	408	409	409	504	504
Cincinnati Insurance Co.	421	421	322	322	336	336	568	568
Depositors Insurance Co.	462	388	422	364	428	369	556	472
Farm Bureau Property & Casualty Insurance Co.	375	375	324	324	343	343	406	406
Farmers Insurance Co. Inc	315	273	320	268	355	298	369	312
GEICO General Insurance Co.	289	289	255	255	255	255	255	255
GEICO Indemnity Co.	913	860	788	750	788	750	788	750
Government Employees Insurance Co.	289	289	255	255	255	255	255	255
Liberty Mutual Fire Insurance Co.	587	587	450	450	473	473	701	701
National Farmers Union Property & Casualty Co.	1,115	657	653	460	653	460	797	562
Nationwide Affinity Insurance Co. of America	484	406	442	381	448	387	583	494
Progressive Direct Insurance Co.	478	452	496	473	501	478	567	539
Progressive Northwestern Insurance Co.	490	460	570	440	460	438	506	480
SAFECO Insurance Co. of America	587	488	521	421	523	423	612	498
Shelter Mutual Insurance Co.	382	382	360	360	366	366	455	455
State Farm Mutual Automobile Insurance Co.	304	304	277	277	273	273	345	345
Travelers Home and Marine Insurance Co., The	303	304	305	308	328	331	386	388
United Services Automobile Association	318	304	236	230	244	238	312	302
USAA Casualty Insurance Co.	302	289	232	226	239	233	296	286
USAA General Indemnity Co.	480	468	273	269	352	346	399	392
Nonstandard risk companies								
Allstate Indemnity Co.	1,153	1,153	1,030	1,030	1,169	1,169	1,467	1,467
Dairyland Insurance Co.	1,194	1,077	1,098	984	1,098	984	1,302	1,170
Key Insurance Co.	996	1,020	1,410	1,446	1,410	1,446	1,410	1,446
State Farm Fire and Casualty Co.	331	331	299	299	295	295	374	374
Traders Insurance Co.	1,847	1,753	1,739	1,646	1,913	1,817	2,097	1,310

Chapter 4

Other Resources

Filing a consumer complaint

If you've tried unsuccessfully to resolve a claim dispute with your company or agent, we encourage you to contact the insurance department. Often companies resolve the matter after our department intervenes.

You may file a complaint online through our website, but we suggest you also call because we may be able to provide immediate assistance.

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

- Your name.
- Your address.
- Your daytime telephone number.
- The name of the insurance company, agent or adjuster.
- The policy number.
- Type of insurance involved (automobile, homeowners, etc.).
- A clear, concise written explanation of your complaint — this can be sent by mail 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.).



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

Upon receipt of your complaint, KID will investigate and keep you advised of developments. You will receive a letter informing you of the name of your consumer assistance representative, and your representative will contact the insurance company on your behalf.



Motor vehicle accident checklist

Being in a motor vehicle accident can leave you feeling confused, shaken, angry or scared. Using the following checklist at the accident scene may help you get a claim processed properly. Keep this list in the glove compartment of your vehicle(s).

- Stop your motor vehicle immediately once it is safe.
- Turn off the ignition.
- Check for bodily injuries and administer first aid if necessary.
- Do not** try to move any injured person(s).
- Telephone the authorities. Inform them of any injuries.
- Take reasonable steps to protect your property from further damage.
- Obtain the name, mailing address, telephone number, driver's license number and insurance information of the driver of the other vehicle(s). If the other driver(s) is/are not the owner(s), obtain the owner's name and mailing address, tag or registration number and insurance information.
- Note the date, time, location, road conditions, make and year of the vehicle(s) involved, and any apparent damage and injuries. Write down what happened, and draw a diagram of the accident.
- If possible, take photos of the scene.
- Secure the name, mailing address and telephone number of eyewitnesses. Also, write down the names and badge numbers of the investigating authorities and/or police and other emergency personnel at the accident scene.
- Ask the investigating officer how to obtain a copy of the accident report to provide to your insurance company.
- If you believe the other party is responsible in causing the accident, notify that person's insurance company or agent/agency to file a claim.
- Notify your insurance agent/agency or company as soon as possible.

To get a free automobile registration and insurance holder with tips for what to do in an accident, go online to www.ksinsurance.org/consumers/publications.htm or call 800-432-2484.

Kansas Insurance Department



Sandy Praeger,
Commissioner of Insurance

Consumer Assistance Hotline: 800-432-2484

Email: commissioner@ksinsurance.org

Website: www.ksinsurance.org

Office: 420 S.W. 9th St.

Topeka, KS 66612-1603

Phone: 785-296-3071

Fax: 785-296-7805

TTY/TDD: 877-235-3151