

While the Kansas Insurance Department annually recovers millions of dollars for Kansas consumers, the Department cannot force any insurance company to pay a claim if the company, in good faith, believes as a matter of law or fact, that it does not owe the money in question. You may wish to hire legal counsel if a company persists in denying what you believe is a valid claim.



You can file your complaint online:
www.ksinsurance.org

Kansas Insurance Department



Contact us:

Online:
www.ksinsurance.org

By e-mail:
commissioner@ksinsurance.org

Consumer Assistance Hotline:
800-432-2484

Main Number:
785-296-3071

By mail:
420 SW 9th St., Topeka, KS 66612

By fax:
785-296-7805

Hours:
8 a.m. to 5 p.m. weekdays
(except state holidays)



Ken Selzer, CPA
Commissioner of Insurance

January 2015

How to file a Complaint



A publication of the **Kansas Insurance Department**

How do I file a complaint?

1 First, call your insurance company or agent and bring the matter to their attention. Have all documents in front of you and calmly explain your situation.

If you are not satisfied with the explanation you receive, contact the Kansas Insurance Department at 800-432-2484 and ask to speak with a Consumer Assistance Representative. A member of our staff will evaluate your circumstance, and if deemed necessary, you will be requested to submit a written complaint.

2

3 Once we receive your written complaint, either through our website or through regular postal mail, we will contact the

The Kansas Insurance Department will contact you regardless of the results of our findings.

appropriate parties and request a response. You will also receive an acknowledgement letter from the Kansas Insurance Department.

When we receive a response from the company or agent, we will review the information. Our review will result in one of the following actions:

- If an insurance law has been violated, we will request corrective action.
- If the insurer has not made a thorough and fair investigation, their re-

4

sponse will be determined unreasonable. We will then require the insurer to complete a reasonable investigation.

- If no violation of Kansas law is found, we will explain to you why the investigation is being closed.

Talk to your insurance company or agent first, because many claim problems are resolved at this level. If you have tried unsuccessfully to resolve the problem with your insurance company or agent, please contact the Kansas Insurance Department at 800-432-2484.

How to speed up the processing of your inquiry

Should it be necessary to file a written complaint with the Kansas Insurance Department, be sure to include the following information to speed the processing of your inquiry:

- Include your name, address, daytime phone number, and e-mail address.
- State your case by giving a full explanation of the problem and what type of insurance is involved.
- Provide the name and address of your insurance company, as well as your policy number.
- Send copies of documentation you have to support your case.
- State what has been done to resolve your problem, including who you have talked with and what you were told.
- Keep a copy of the letter you sent to the Kansas Insurance Department for reference.