Kansas Insurance Department
Sandy Praeger, Commissioner of Insurance

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Kansas Insurance Department recovers near-record total for Kansas consumers

TOPEKA, Kan. — Kansas Insurance Commissioner Sandy Praeger's office helped thousands of Kansas consumers settle disputes with their insurance companies in 2009, recovering more than $15 million in insurance claims for policyholders.

This is the second time in three years the department has topped the $15 million figure. The $15,033,290.41 recovered in 2009 is just short of the record $15.1 million recovery in 2007 (see attached table).

Nearly $87 million has been recovered by the Kansas Insurance Department (KID) for Kansas consumers since 2003, when Commissioner Praeger took office.

"The hard work of our Consumer Assistance representatives makes this possible," Commissioner Praeger said. "Kansans can be confident that KID is working to resolve disputes between companies and consumers in a fair and timely manner."

Recoveries are funds returned to policyholders through settlement of claims disputes with insurance companies, based on inquiries and formal complaints filed with the department. These funds are above and beyond what companies had offered consumers to settle the claims.

The number of complaints decreased slightly from 2007, while the number of inquiries increased by more than 50. Jim Welch, director of the Consumer Assistance division, pointed to a general downward trend as evidence that consumers are more educated and companies are more mindful about how claims are handled.

"We take our role as consumer watchdog very seriously," Welch said, "but it all begins with savvy insurance consumers who are willing to pursue what's right."

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Consumers with insurance questions or concerns are encouraged to call the Consumer Assistance Hotline at 800-432-2484. Complaints or inquiries can be made in writing to the Kansas Insurance Department, 420 S.W. 9th St., Topeka, KS 66612 or online at www.ksinsurance.org.

The Kansas Insurance Department also publishes dozens of booklets and pamphlets to help consumers make informed decisions about their insurance needs. Publications can be downloaded or requested online. Requests may also be made by calling the hotline.

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The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies and licenses agents selling insurance products in the state. More about the department is online at www.ksinsurance.org.

Savings by Year	
Year	**Savings**
2003	$7,078,811
2004	$11,144,573.41
2005	$13,632,946.20
2006	$11,100,648.55
2007	$15,094,756.79
2008	$13,666,113.36
2009	$15,033.290.41

Complaints by Year	
Year	**Complaints**
2003	5,757
2004	5,039
2005	4,594
2006	4,520
2007	4,340
2008	4,348
2009	4,267

Inquiries by Year	
Year	**Inquiries**
2003	N/A
2004	2,044
2005	1,700
2006	1,642
2007	1,505
2008	1,429
2009	1,506