



# Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

## 2009 Property & Casualty Market Conduct Annual Statement

Statewide averages are calculated for seven categories for both the Private Passenger Automobile and Homeowners portions of the Property & Casualty MCAS. Companies that are not licensed to do business in Kansas or that reported less than the minimum premium threshold are not included in these averages.

The following statewide averages and charts indicating where the number of reporting companies whose ratios fall within various ranges are for informational purposes only and do not represent standards for market behavior. This information does not establish compliance or noncompliance. This data cannot be used in any form of company advertising or marketing.

<b>Private Passenger Auto</b>	<b>Statewide Average Ratio</b>
1. The number of claims closed without payment compared to the total number of claims closed:	24.2%
2. Percentage of claims unprocessed at the end of the period:	11.8%
3. Percentage of claims paid beyond 60 days:	18.6%
4. Non-renewals to policies in force:	0.5%
5. Cancellations over 60 days to policies in force:	0.5%
6. Cancellations under 60 days to new policies issued:	1.2%
7. Suits opened during the period to claims closed without payment:	1.6%

Ratio	Number of companies with ratios falling in the range:											
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
1	3	16	37	50	23	2	4	0	0	0	0	0
2	2	69	47	11	1	2	3	0	0	0	0	0
3	1	7	63	41	17	4	0	1	0	1	0	0
4	28	98	2	0	0	0	0	0	0	0	0	7
5	63	72	0	0	0	0	0	0	0	0	0	0
6	63	67	2	1	0	0	0	0	0	0	1	1
7	67	62	4	0	1	1	0	0	0	0	0	0

<b>Homeowners</b>	<b>Statewide Average Ratio</b>
1. The number of claims closed without payment compared to the total number of claims closed:	27.6%
2. Percentage of claims unprocessed at the end of the period:	9.4%
3. Percentage of claims paid beyond 60 days:	24.6%
4. Non-renewals to policies in force:	0.8%
5. Cancellations over 60 days to policies in force:	0.6%
6. Cancellations under 60 days to new policies issued:	1.5%
7. Suits opened during the period to claims closed without payment:	0.4%

<b>Number of companies with ratios falling in the range:</b>												
Ratio	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
1	6	10	20	49	20	4	0	0	0	0	0	0
2	7	62	23	13	3	0	0	0	1	0	0	0
3	4	19	25	13	16	17	12	0	3	0	0	0
4	12	94	2	0	1	0	0	0	0	0	0	0
5	27	82	0	0	0	0	0	0	0	0	0	0
6	47	56	5	1	0	0	0	0	0	0	0	0
7	77	32	0	0	0	0	0	0	0	0	0	0