

The "Auto Insurance and Shopper's Guide" for Kansas, effective March 1, 2014, serves to educate consumers about auto insurance coverage and facilitate the comparison of premiums among various insurers. It specifies the mandatory coverage types required by Kansas law, which include bodily injury liability, property damage liability, personal injury protection (PIP), and uninsured/underinsured motorist protection, with minimum limits of \$25,000 per person and \$50,000 per accident for bodily injury, \$10,000 for property damage, and defined amounts for PIP benefits. Optional coverages such as rental reimbursement, excess medical payments, and umbrella liability policies are also available. The guide underscores the necessity of providing proof of insurance in situations like traffic stops and vehicle registration, and it outlines conditions for policy termination or non-renewal, including nonpayment of premiums and violations of policy terms. Policies can be canceled within the first 60 days for any lawful reason, while after that, specific reasons such as fraud or significant changes in risk must be met, with insurers required to give at least 30 days' notice for cancellation or non-renewal.

In the event of a claim, policyholders must promptly contact their insurance company, which has 30 days to investigate the claim. If a vehicle is declared a total loss, the insurer determines its fair market value, and repairs may utilize aftermarket or salvaged parts. The guide also provides resources for filing complaints and understanding the claims process, emphasizing proactive management of insurance needs. Under Kansas law, damages for pain and suffering can only be pursued if medical bills exceed \$2,000 or if the injury involves specific serious conditions. If damages are recovered that duplicate PIP payments, reimbursement to the insurance company is required. Drivers are categorized into three groups: Preferred drivers, who have no moving violations or chargeable accidents in the past three to five years, receive the lowest premiums; Standard drivers have a reasonably clean record; and Nonstandard drivers are considered high risk due to various factors. Premiums are influenced by chargeable accidents, which are assessed for three years, and underwriting evaluates whether a driver meets the insurer's risk standards based on personal factors.

Coverage options include mandatory bodily injury liability, property damage liability, PIP, and uninsured/underinsured protection, with additional coverages like comprehensive and collision available for purchase. To reduce premiums, drivers are encouraged to maintain a good driving record, consider higher deductibles, and periodically review their coverage. Discounts may be available for multiple vehicles, safety features, and bundling with other insurance policies. The Kansas Automobile Insurance Plan (KAIP) offers coverage for those rejected by at least three companies, providing basic liability and optional physical damage coverages. Premium payments must be made on or before the due date to avoid cancellation, and late payments may be accepted, reinstated, or refused, leading to cancellation. Claims should be filed with the insurance agent or the other party's claims department, with companies expected to process claims within 30 days. Kansas law mandates minimum liability insurance for all vehicles, and PIP coverage remains mandatory regardless of other health insurance. Vehicles that are not operable must still maintain insurance unless retitled as "nonroad-use."

The document also details that insurers can consider the driving records of all licensed drivers in the same household when determining rates, which may increase premiums if a relative has a poor driving history. Policy cancellation or non-renewal can occur within the first 60 days with a minimum 30-day written notice, including the termination date sent to the insured's last known address. Uninsured motorist coverage applies only to bodily injury claims, not vehicle damage, and insurers are not required to mandate repairs at specific facilities but must pay the lowest confirmed repair estimate. If repair costs exceed 75% of the actual cash value (ACV) of a vehicle, it must be declared a total loss, and the insurer is not obligated to consider the loan balance when settling a total loss claim, making gap insurance a consideration for those with loans exceeding the vehicle's value. Rental reimbursement is available if included in the policy, and claims against another driver's policy may allow recovery of loss of use. Under Kansas comparative negligence law, recoverable amounts from another party's insurance are proportional to their degree of fault.

The document provides a comparative analysis of insurance premiums from various companies based on driver characteristics, including age, gender, marital status, and driving habits, with separate listings for preferred and nonstandard risk companies. It specifies coverage options, including Kansas minimum coverages and optional comprehensive and collision coverage, each with a \$500 deductible. The guide encourages policyholders to file complaints if claim disputes arise, detailing the necessary information for a formal complaint. It introduces the WreckCheck mobile application for documenting accidents and filing claims, along with a motor vehicle accident checklist to assist policyholders in managing the aftermath of an accident. This checklist includes steps such as stopping the vehicle, checking for injuries, and contacting authorities, while also advising on gathering essential information and documenting the incident. Prompt notification to the insurance agent or company is required, and additional resources are available through the Kansas Insurance Department's Consumer Assistance Hotline.