



# State of Connecticut

## Insurance Department

THOMAS R. SULLIVAN  
COMMISSIONER

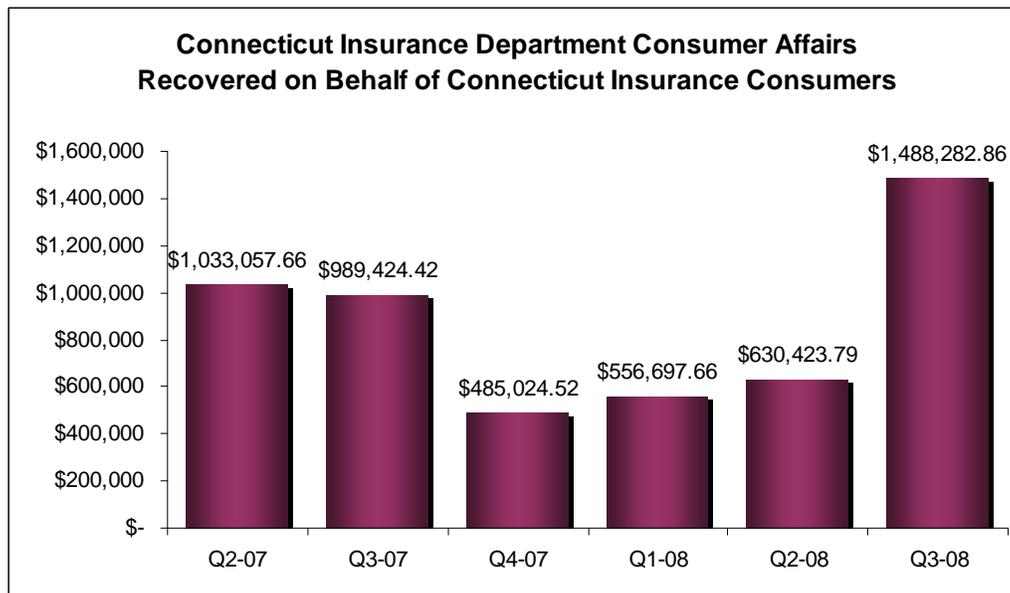
### OFFICIAL NEWS RELEASE

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### Over \$1.4M recovered by the Insurance Department

Insurance Commissioner Thomas R. Sullivan announced today the highest recovery dollars in six consecutive quarters. Insurance Department staff recovered \$1,488,282.68, on behalf of consumers, from complaints resolved in the third quarter. Some cases are more complex and require more time to resolve, this quarter a few of those cases resulted in large recovered dollars for the consumer. On average, the Consumer Affairs division recovers \$3-\$4 million dollars per year.



This quarter, Department staff received 1,362 new complaints/inquiries, holding steady with the number of inquiries received last quarter.

Inquiries and complaints received by the Department vary by insurance product line. Not all inquiries or complaints submitted to the insurance department are subject to recovery. During the

third quarter, over \$1 million of all recovered funds came from complaints related to Accident and Health product lines, and almost \$250,000 from Life and Annuity product lines. The remaining recovery dollars, roughly \$200,000, came from complaints related to Property & Casualty product lines.

Of all incoming complaints, Accident and Health product lines topped the list with 72 percent. Auto followed with 17 percent, Life and Annuities had 5 percent, and Homeowners- Farmers, General Liability, and Fire Insurance account for the remaining 6 percent.

“We work hard to assist consumers with their insurance concerns,” said Commissioner Sullivan, “I encourage the public to contact our agency, and we’ll do all we can to resolve your insurance problems.”

Each quarter, inquiries received by the public are analyzed by the Department’s Consumer Affairs Division. The Consumer Affairs Division pays particular attention to trends that may affect consumers and necessitate consumer outreach initiatives.

Complaints are made in five categories; Marketing/Sales, Premium/rating, Underwriting, Unfair Claim Practice and Other. This quarter, over 50 percent of complaints were attributed to Unfair Claim Practices. Marketing/Sales accounted for 12 percent and Premium/rating received 8 percent of the total complaints.

In addition to assisting consumers with insurance complaints, the Insurance Department Consumer Affairs Division is available to answer questions and provide information that will help consumers make a more educated decision about insurance. Consumer Affairs staff distributed nearly 200 pamphlets this quarter on topics ranging from Individual Health Coverage, to Homeowners Insurance, to Complaint Filing Procedures.

The Connecticut Insurance Department’s Consumer Affairs Unit offers free consumer outreach programs on a number of insurance topics. Speakers will speak with groups or organizations on insurance topic of their choice and will answer any general questions the group has about insurance.

Consumers interested in filing a complaint / inquiry or learning more are encouraged to visit the Insurance Department Web site at [www.ct.gov/cid](http://www.ct.gov/cid), or call toll free 1-800-203-3447, or direct at 860-297-3900 for more information.

## **ABOUT THE CONNECTICUT INSURANCE DEPARTMENT**

The mission of the Connecticut Insurance Department is to serve consumers in a professional and timely manner by providing assistance and information to the public and to policy makers, by regulating the insurance industry in a fair and efficient manner which promotes a competitive and financially sound insurance market for consumers, and by enforcing the insurance laws to ensure that consumers are treated fairly and are protected from unfair practices. For more information, visit the Connecticut Insurance Department at [www.ct.gov/cid](http://www.ct.gov/cid).

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