



# State of Connecticut

## *Insurance Department*

153 Market Street  
Hartford, CT 06103  
[www.ct.gov/cid](http://www.ct.gov/cid)

**FOR IMMEDIATE RELEASE**  
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**CONTACT: Donna Tommelleo, 860-297-3958**  
**[donna.tommelleo@ct.gov](mailto:donna.tommelleo@ct.gov)**

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## **Connecticut Insurance Department Recovers Nearly \$6 Million for Consumers, Taxpayers in 2010**

*Consumer Help Line - 860-297-3900*

The Connecticut Insurance Department (CID) recovered \$6 million in 2010 for consumers and state taxpayers by investigating consumer complaints against insurers and fining violators, acting Commissioner Barbara C. Spear announced today.

Commissioner Spear said examiners in the Department's Consumer Affairs Division helped consumers recover about \$3.4 million on money they were owed. The Market Conduct division, which examines the equitable treatment of policyholders and claimants, collected \$2.35 million in fines, remitting that sum to the General Fund.

"Consumers in Connecticut have a strong advocate in the department. In these economic times when saving every dollar counts, consumers can depend on the Department to hold companies accountable, sanction violators and help policy holders make their case when they have been treated unfairly," Commissioner Spear said. "Through regulation and recovery, the CID stands ready to help and support in various ways – from answering questions on how to make sure their agent is licensed to helping consumers navigate appeals processes in recovering their hard-earned money."

The Market Conduct examiners ensure that companies comply with Connecticut statutes and regulations and collected \$2.35 million for violations of state laws. They examine insurance companies, healthcare centers, fraternal benefit societies and medical utilization review companies operating in Connecticut to ensure they fairly meet the needs of policyholders and claimants. The most frequent violations in 2010 were unlicensed agents, claim and underwriting practices.

Commissioner Spear said Consumer Affairs examiners fielded 7,125 inquiries and complaints from January 1 through December 31, closing 6,692 by the end last year. In the final quarter of 2010, CAU examiners processed 2,036 inquiries and complaints and recovered \$1.03 million for consumers from October 1 through December 31, 2010.

The majority of the funds recovered for consumers stemmed from complaints over health, accident and auto policies. The number of inquiries and complaints against an individual company largely reflect the volume of business or “earned premium” the company has in the state. The breakdown of funds recovered in 2010 is:

- Accident, Health - \$1.62 million
- Auto - \$967,473.03
- Fire and Commercial - \$44,024.46
- General Liability - \$116,278.35
- Homeowners, Farmers - \$330,552.57
- Life, Annuities - \$263,976.53
- Miscellaneous - \$60,949.99

The Department calculates the amount it recovers based on what the consumer received as a result of the Department’s intervention. The CAU analyzes the inquiries each quarter, identifying trends that may affect consumers. This data is used to determine topics for consumer education and outreach and as tools to help the Department regulate and monitor the industry. [Click here to view the CAU report.](#)

For help with insurance issues, consumers can contact the Department’s Consumer Affairs Division at **860-297-3900** or on the Web at [www.ct.gov/cid](http://www.ct.gov/cid)

Other important links:

For more information on the CID’s most recent rankings of auto insurance companies go to: [http://www.ct.gov/cid/lib/cid/2009\\_Automobile\\_Ranking.pdf](http://www.ct.gov/cid/lib/cid/2009_Automobile_Ranking.pdf)