



State of Connecticut

Insurance Department

THOMAS R. SULLIVAN
COMMISSIONER

OFFICIAL NEWS RELEASE

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Insurance Department recovers over \$1M in first quarter.

Today, Insurance Commissioner Thomas R. Sullivan announced that the Insurance Department Consumer Affairs Unit recovered \$1,046,798.32 on behalf of consumers in the first quarter of 2010.

Each quarter CAU handles an average of 1600 complaints/inquiries, this quarter saw numbers on par with other quarters. Incoming complaints and inquiries vary in complexity and relate to various product lines. This quarter, the top three complaint areas were Accident and Health (40 percent), Auto (21 percent) and Homeowners (nine percent).

Not all inquires or complaints submitted to the insurance department are subject to recovery. This quarter, 203 complaints resulted in recovery dollars to consumers. The majority of recovered funds, \$401,625.73 or 38 percent, came from Auto insurance product line complaints. Another \$361,935.66 or 35 percent came from Accident and Health complaints, and \$167,998.42 or 16 percent came from Life and Annuities complaints.

“The Consumer Affairs Unit is committed to helping consumers, and diligently work on their behalf,” said Commissioner Sullivan.

Complaints are made in five categories: Marketing/Sales, Premium/rating, Underwriting, Unfair Claim Practices, and Other. This quarter, 32 percent of complaints were connected with unfair claim practices, and ten percent were directly related to Premium/rating, while Marketing/Sales and Underwriting received 7 and 5 percent respectively.

Each quarter, the Department’s Consumer Affairs Division analyzes the complaints and inquiries received and pays particular attention to trends that may affect consumers. These trends are shared with Enforcement, Licensing, and Market Conduct units within the Insurance Department and are used to continuously monitor and regulate the entire industry and protect consumers.

In addition to assisting consumers with insurance complaints, the Insurance Department Consumer Affairs Unit offers a Speakers Bureau on a number of insurance topics, at no charge.

Consumer Affairs is also a source for unbiased insurance information that will help consumers make a more educated decision about insurance. Obtain this information from the [Connecticut Insurance Department Web site](http://www.ct.gov/cid) (www.ct.gov/cid) or by contacting Consumer Affairs by phone (800-203-3447/ 860-297-3900) or email (cid.ca@ct.gov).

Consumers who are interested in filing a complaint, have an inquiry, or would like a speaker for an upcoming event are encouraged to visit the Insurance Department Web site at 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.

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