



State of Connecticut

Insurance Department

THOMAS R. SULLIVAN
COMMISSIONER

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CONTACT: Dawn McDaniel
(860) 297-3958

Insurance Department Recovers \$519,629 for Consumers in Q1

The Connecticut Insurance Department recovers \$519,629 for consumers in the first quarter of 2009, Commissioner Thomas R. Sullivan announced today.

Each quarter, the Department's Consumer Affairs Division analyzes complaints received from the public and reports on the types of issues resolved and amounts of money recovered on behalf of consumers.

"We are the best kept secret in Connecticut," said Commissioner Sullivan, "We are here for the consumer, and we work hard on their behalf, everyday."

The Consumer Affairs Division received 1,794 complaints between January 1 and March 30, 2009. Incoming complaints this quarter varied by type of insurance products. Of all incoming complaints, 58 percent concerned Accident and Health policies, distantly followed by Auto insurance with 20 percent, Homeowners/ Farmers products had nearly 10 percent, and Life and Annuities products had over 8 percent. General Liability and Fire insurance policies accounted for the final 4 percent of complaints for the quarter.

Not all inquires or complaints submitted to the insurance department are subject to recovery. This quarter, a majority of the recovered dollars, 41 percent or \$215,354, came from complaints related to Accident and Health insurance issues. Consumers with auto complaints, eligible for recovery, made up 17 percent or \$86,593 of the total recovered on behalf of consumers. Another \$58,044 or 11 percent came from Homeowners/Farmers policies, while Life and Annuities accounted for \$30,994 or 6 percent.

Complaints are made in five categories; Marketing/Sales, Premium/Rating, Underwriting, Unfair Claim Practice, and Other. This quarter, unfair claim practices topped the list of total complaints received with 55 percent. Marketing/Sales received 11 percent, while Premium/Rating and Underwriting received 8 percent and 5 percent, respectively.

In addition to resolving complaints and seeking recoveries, the Insurance Department's Consumer Affairs Division is available to answer questions and provide literature that will help

consumers make a more educated decision about insurance. Consumer Affairs staff distributed nearly 150 pamphlets this quarter on topics ranging from Individual Health Coverage, to Homeowners Insurance, to Complaint Filing Procedures.

Consumers interested in learning more, filing a complaint, or submitting an inquiry 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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