



# State of Connecticut

## *Insurance Department*

THOMAS R. SULLIVAN  
COMMISSIONER

### **OFFICIAL NEWS RELEASE**

**FOR IMMEDIATE RELEASE**  
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### **Insurance Department helps consumers to the tune of \$1.3M in Q2**

Today, Commissioner Thomas R. Sullivan announced quarterly results for the Insurance Department Consumer Affairs Unit. During the second quarter 2009, \$1,300,707 was recovered on behalf of consumers, double the recovery seen in the same quarter last year.

Consumer Affairs Unit staff at the Department receives an average of 1600 complaint/inquiries per quarter. Incoming complaints vary by product lines. In the second quarter, the majority or 44 percent of complaints were related to Accident and Health product lines. The remainder of complaints were related to Auto (17 percent), homeowners (8 percent), Life and Annuities (7 percent), general liability (2 percent), fire (1 percent) and miscellaneous.

Not all inquires or complaints submitted to the insurance department are subject to recovery. This quarter, of the 242 complaints eligible for recovery 49% or \$639,983 of recovered funds came from complaints related to the accident and health product lines, 19% or \$241,693 came from auto product lines and 15% or 193,347 from fire product lines.

Each quarter the Department's Consumer Affairs Unit analyzes the calls received by the public and reports on the types of issues resolved and amounts of money recovered on behalf of consumers.

Complaints are made in five categories; Marketing/Sales, Premium/rating, Underwriting, Unfair Claim Practice and Other. This quarter, 42% of claims were attributed to unfair claim practices, nearly 10% to Marketing/Sales, 7% to Premium/rating, and 5% to underwriting.

The Insurance Department, Consumer Affairs Unit does an outstanding job of assisting consumers with their complaints. They also answer questions and provide literature that consumers can use to learn more about insurance and their individual choices for coverage. Consumer Affairs staff distributed 169 pamphlets this quarter on topics ranging from Individual Health Coverage, to Homeowners Insurance, to Complaint Filing Procedures.

Consumers interested in filing a complaint / inquiry or learning more are encouraged to visit the [Insurance Department Web site](http://www.ct.gov/cid) 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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