



# State of Connecticut

## *Insurance Department*

THOMAS R. SULLIVAN  
COMMISSIONER

### **OFFICIAL NEWS RELEASE**

FOR IMMEDIATE RELEASE  
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### **“Over \$700K recovered for Connecticut Consumers,” Insurance Commissioner says.**

Hartford – Third quarter results for the Insurance Department Consumer Affairs Unit are in. Commissioner Thomas R. Sullivan announced, today, recovery of more than \$700,000 for the quarter, bringing the year-to-date recovery total to \$2,524,670.

“Connecticut consumers are coming to our office and getting results.” said Commissioner Sullivan.

The Consumer Affairs Unit received 1,696 complaints this quarter, which is in line with quarterly averages. Incoming complaints vary by product lines. Over half (51 percent) of all incoming complaints, in the third quarter, were related to accident and health product lines. The remaining complaints were related to auto (25 percent), homeowners (11 percent), life and annuities (8 percent), general liability (3 percent), and fire (1 percent).

Not all inquires or complaints submitted to the Insurance Department result in recovery for consumers. This quarter, there were 139 complaints that resulted in recovery for consumers. The bulk of recovery dollars, \$230,306 (33 percent), came from complaints related to general liability product lines. Another \$138,703 (20 percent) was related to accident and health product lines, \$95,078 (13 percent) was related to life and annuities product lines; and \$69,193 (10 percent) was related to homeowners product lines.

The Department’s Consumer Affairs Unit tracks complaints in five categories (marketing/sales, premium/rating, underwriting, unfair claim practice, and other), and looks for trends in complaint activity. Information gathered from these trends may result in additional inquiry or action by Consumer Affairs or Market Conduct Units.

In the third quarter, the majority of complaints (40 percent) were related to unfair claim practices, while 11 percent related to marketing/sales, 7 percent related to premium/rating; and 5 percent related to underwriting.

In addition to assisting consumers with complaints, the Consumer Affairs Unit offers a free speakers bureau, answers questions, and provides unbiased educational materials to consumers interested in learning more about insurance and their individual choices for coverage. Consumer Affairs staff distributed 164 pamphlets this quarter on topics ranging from Individual Health Coverage, to Homeowners Insurance, to Complaint Filing Procedures.

Consumers interested in filing a complaint, asking a question, 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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