



State of Connecticut

Insurance Department

THOMAS R. SULLIVAN
COMMISSIONER

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Insurance Department Recovers Nearly \$600K for Consumers in Q2

Today, Insurance Commissioner Thomas R. Sullivan announced that the Insurance Department Consumer Affairs Unit (CAU) recovered \$591,044 on behalf of consumers, from complaints resolved in the second quarter.

The CAU receives an average of 1600 complaints and inquiries each quarter, however, in the second quarter Department staff received 1,761 new complaints/inquiries from consumers.

Incoming complaints and inquiries vary in complexity and relate to various product lines. Additionally, not all inquiries or complaints submitted to the insurance department are subject to recovery. This quarter, 183 complaints resulted in recovery dollars to consumers. The top three recovery areas were Accident and Health with 52 percent or \$309,387; Homeowners with 23 percent or \$133,845, and Auto with 17 percent or \$99,238.

“In this tough economic time, it is important that consumers have a voice, a place to go to get action. The Insurance Department is here for consumers, and we are helping them every day,” said Commissioner Sullivan.

There are five categories for complaints; Marketing/Sales, Premium/rating, Underwriting, Unfair Claim Practices, and Other. This quarter, 32 percent of complaints were connected with unfair claim practices, and 10 percent were directly related to Marketing/Sales, while Premium/rating and Underwriting received nine and five 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.

Consumer Outreach

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 Website \(www.ct.gov/cid\)](http://www.ct.gov/cid) or by contacting Consumer Affairs by phone (800-203-3447/ 860-297-3900) or e-mail (cid.ca@ct.gov).

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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