



# State of Connecticut

## *Insurance Department*

THOMAS R. SULLIVAN  
COMMISSIONER

### **OFFICIAL NEWS RELEASE**

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### **Over \$3M recovered for consumers by the Insurance Department**

Insurance Commissioner Thomas R. Sullivan announced recovery on behalf of consumers totaling \$3,088,500 for 2008. This is on par with previous years. The Consumer Affairs division recovers an average of \$3 to \$4 million dollars per year.

“We are here to help,” said Commissioner Sullivan, “and I think this demonstrates that the efforts of our Consumer Affairs team are working for the benefit of Connecticut consumers.”

Inquiries and complaints received by the Department vary by insurance product line. Not all inquiries or complaints submitted to the insurance department are subject to recovery. In 2008, the bulk of recovered dollars came from three lines of insurance. Of the total funds recovered, Accident and Health product line recoveries accounted for \$1,739,661 or 56%, Life and Annuities product lines made up 16% or \$480,407, while another 14% or \$445,424 is attributed to Auto product lines. Although not in the top three, Homeowners product lines represented 8% or \$258,422 of the total recovery amount.

Of all incoming complaints, 5,814 in 2008, Accident and Health product lines topped the list with 70 percent. Auto followed with 17 percent, Homeowners- Farmers had 4 percent, Life and Annuities had 3 percent, and General Liability, and Fire Insurance account for the remaining 6 percent.

Each quarter, the Department’s Consumer Affairs Division analyses the complaints and inquiries received and pays particular attention to trends that may affect consumers. This data is used to determine topics for upcoming consumer outreach initiatives.

Complaints are made in five categories; Marketing/Sales, Premium/rating, Underwriting, Unfair Claim Practice and Other. In 2008, the majority, or 52 percent, of complaints were related to Unfair Claim Practices. Marketing/Sales accounted for 11 percent, Premium/rating received 10 percent, and Underwriting received 6 percent of the total complaints for the year.

In addition to assisting consumers with insurance complaints, the Insurance Department Consumer Affairs Division is available to answer questions and provide information that will help consumers make a more educated decision about insurance. Consumer Affairs staff distributed 1,021 pamphlets during 2008 on topics ranging from Individual Health Coverage, to Homeowners Insurance, to Complaint Filing Procedures.

The Connecticut Insurance Department's Consumer Affairs Unit offers consumer outreach programs on a number of insurance topics, at no charge. Speakers are available to address groups or organizations on an insurance topic of their choice and will answer any general questions the group has about insurance.

Consumers interested in filing a complaint or who have an inquiry are encouraged to visit the Insurance Department Web site 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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