

Bureau of Consumer Services Quarterly Charts

2006-2008



Total Assistance (Complaints Received, Internet Requests, Phone, Hotline, Walk-ins)..... 3

- Internet Requests..... 4
- Phone..... 5
- Hotline..... 6
- Walk-ins 7



Fire, Allied Lines and Commercial.....20



Total Complaints Received..... 8



Total Homeowners.....21

- Homeowners Complaints by Category*22
- Credit Scoring.....23
- Surcharging24



Total Accident and Health Complaints 9

- Complaints Category* 10
- Long Term Care (Claims)..... 11
- Long Term Care by Category* 12
- Affordability..... 13
- Access to Care 14
- Rescission Complaints..... 15



Liability25



Total Auto Complaints 16

- Auto Complaints by Category* 17
- Credit Scoring 18
- Surcharging..... 19



Total Life Complaints.....26

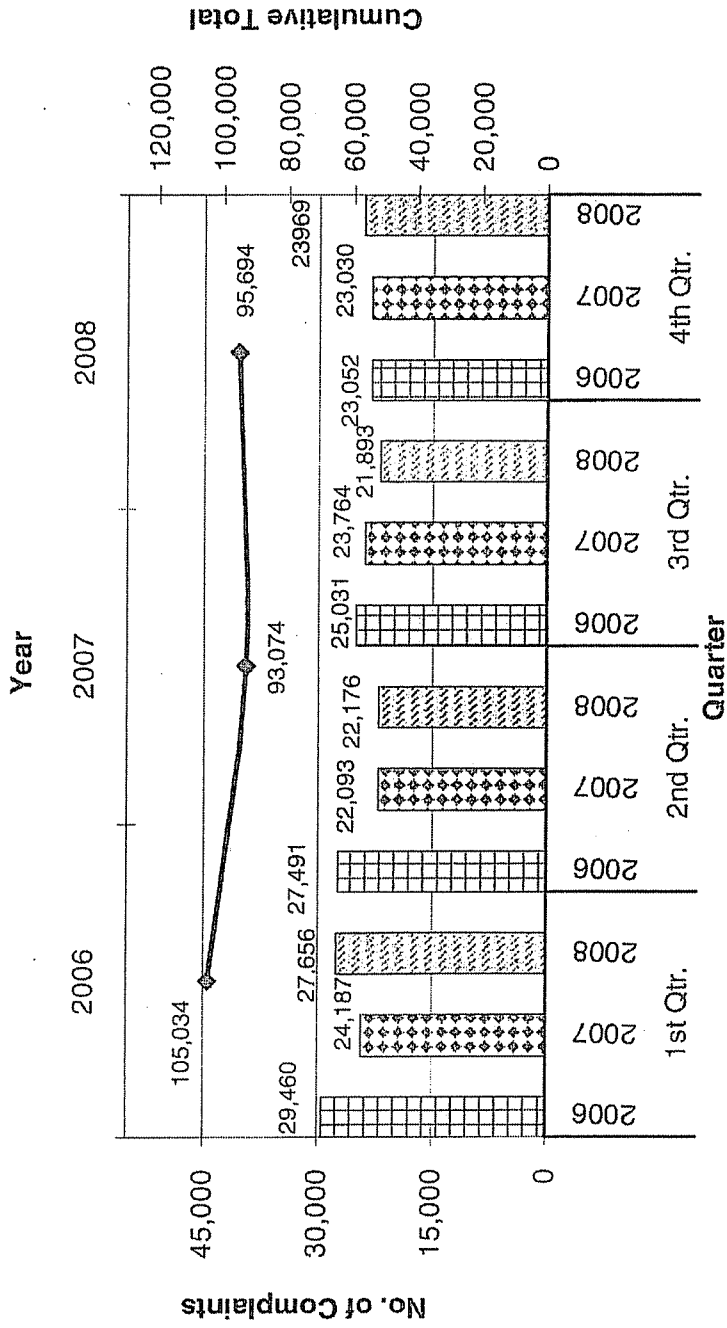
- Life Complaints by Category*27
- Suitability28
- Viatical Complaints29



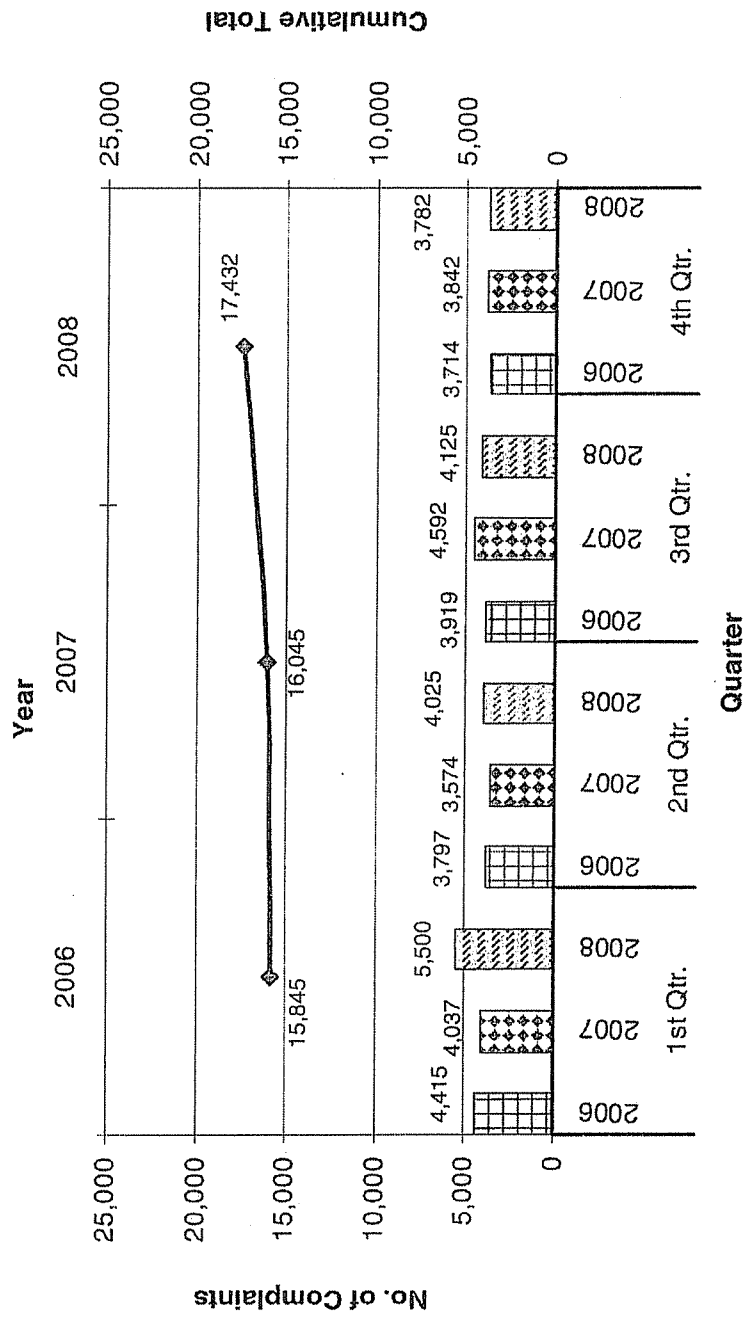
Other Miscellaneous30

*Category includes Policyholder Services, Underwriting, Claims, Marketing and Sales

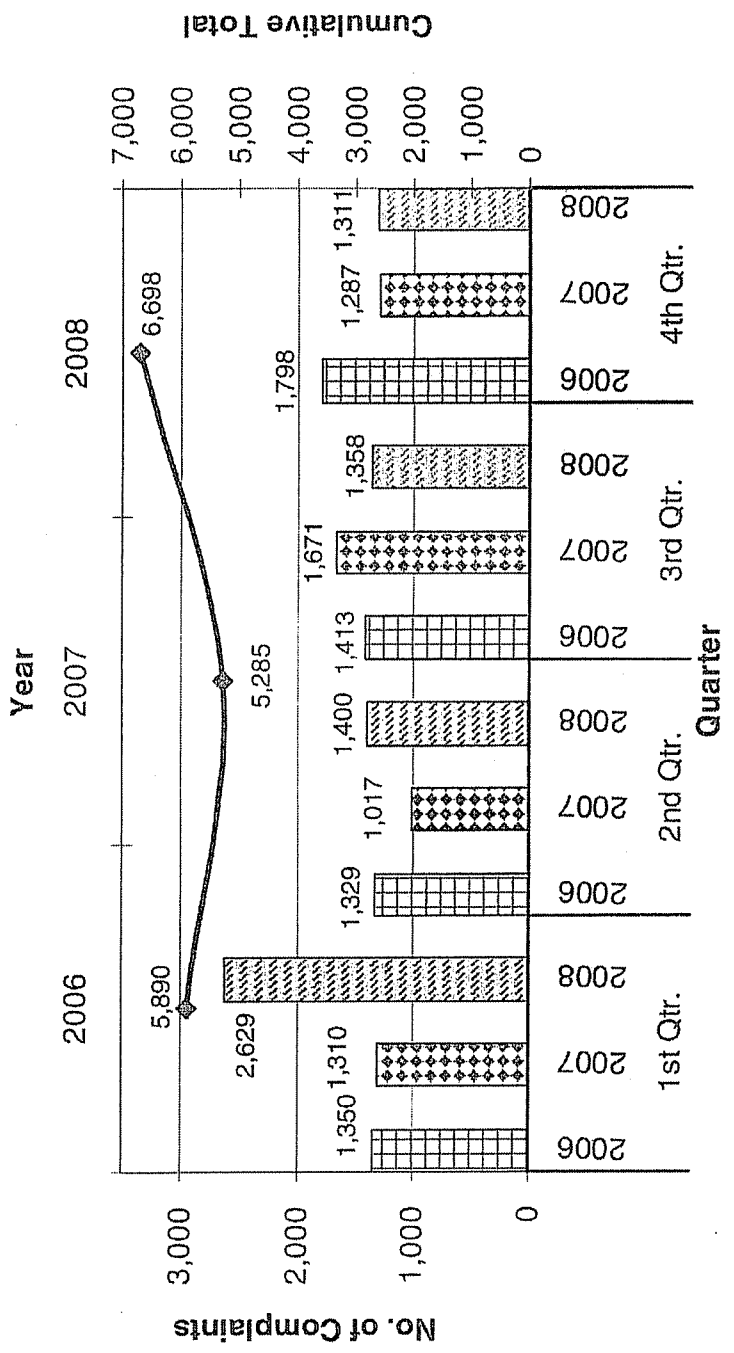
**Total Assistance
(Complaints, Phone calls, Hotline, Internet Requests, Walk-ins)**



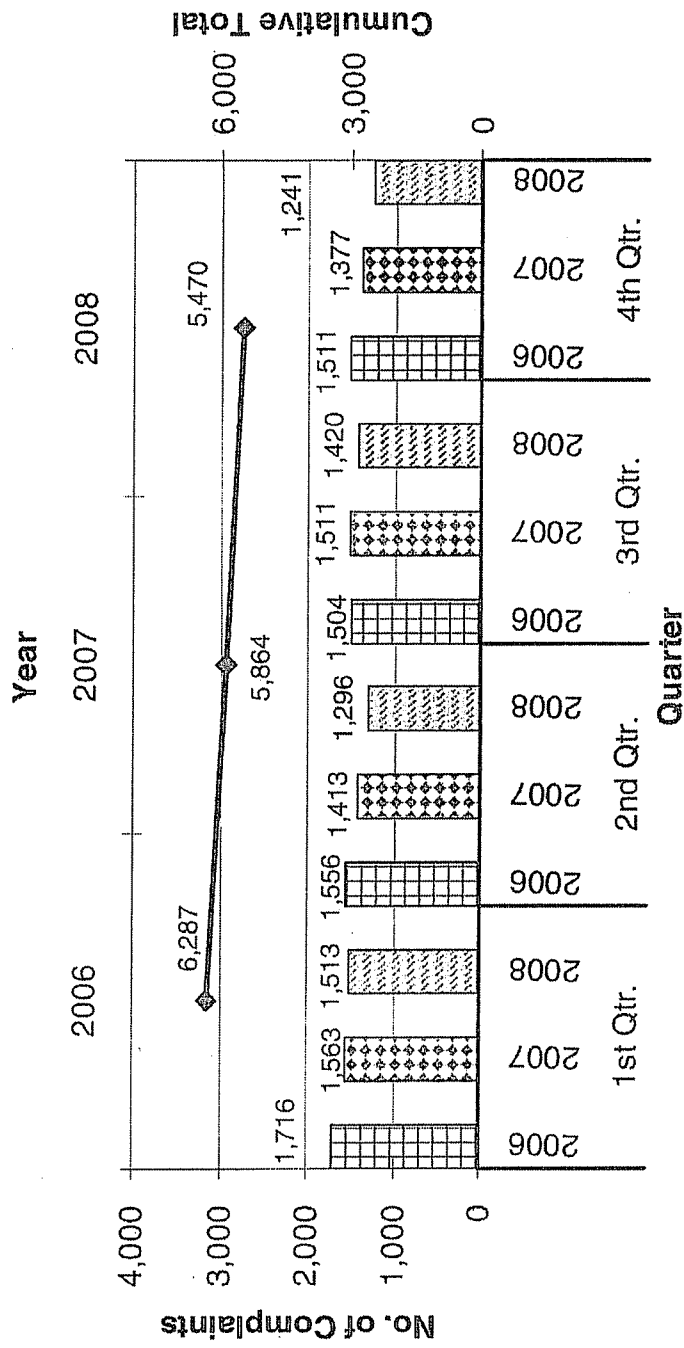
Assistance: Total Complaints Received



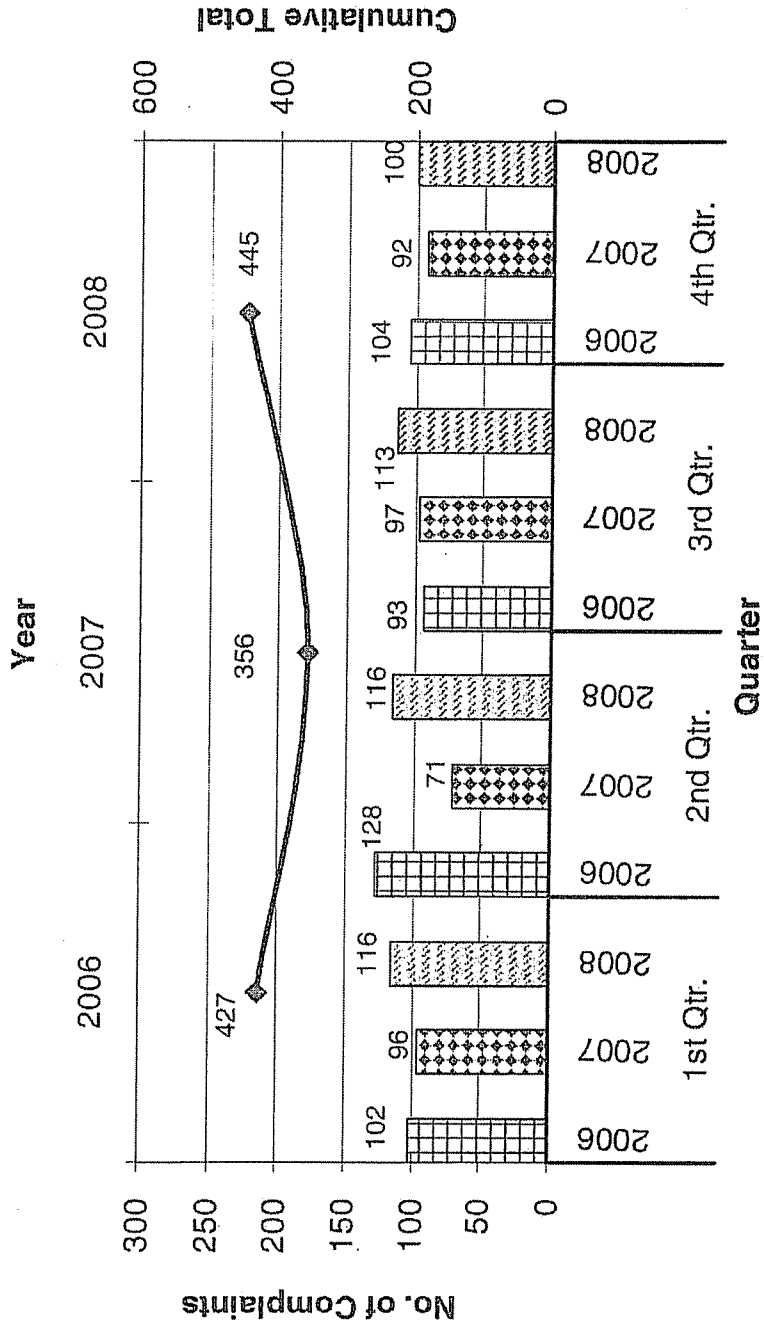
Accident and Health Complaints



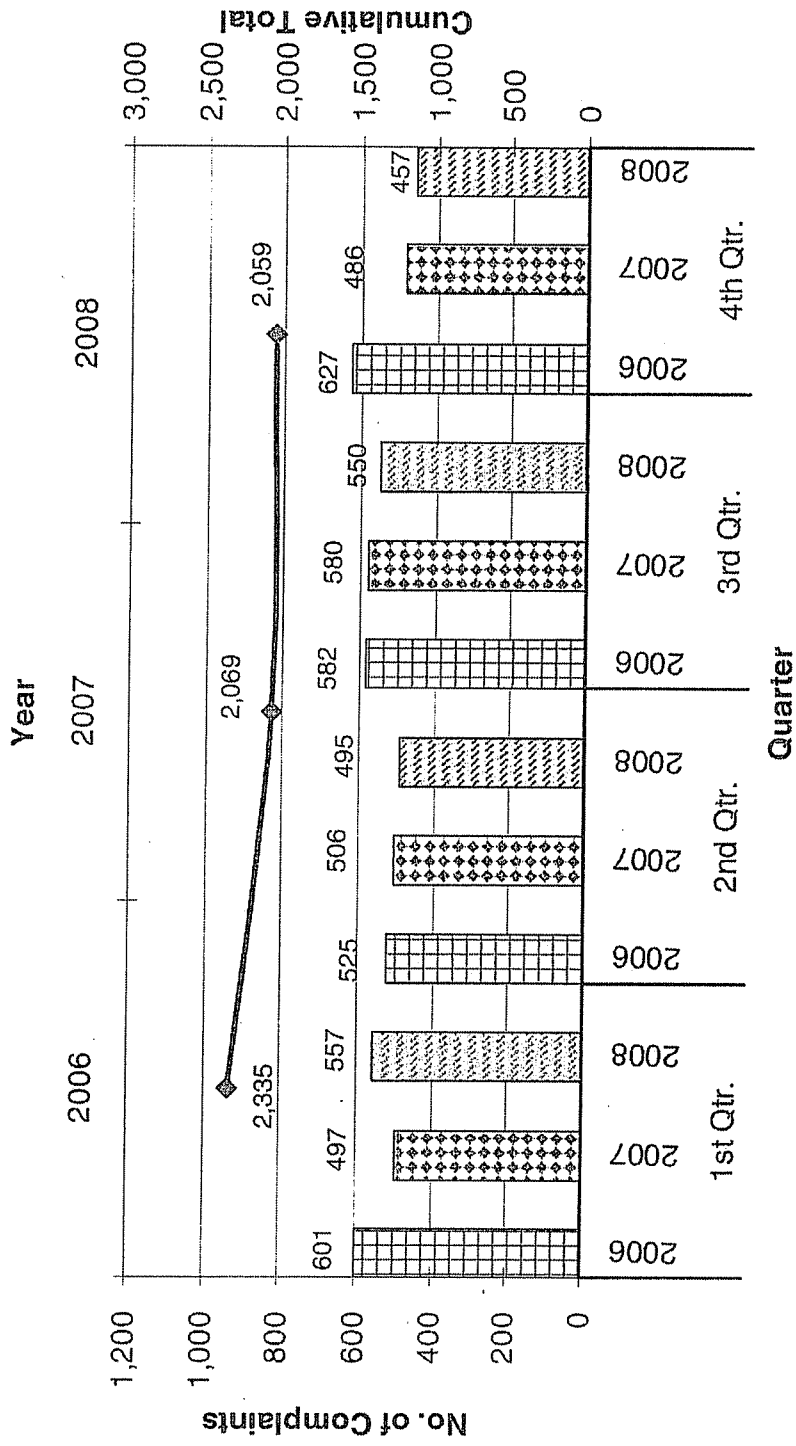
Auto Complaints

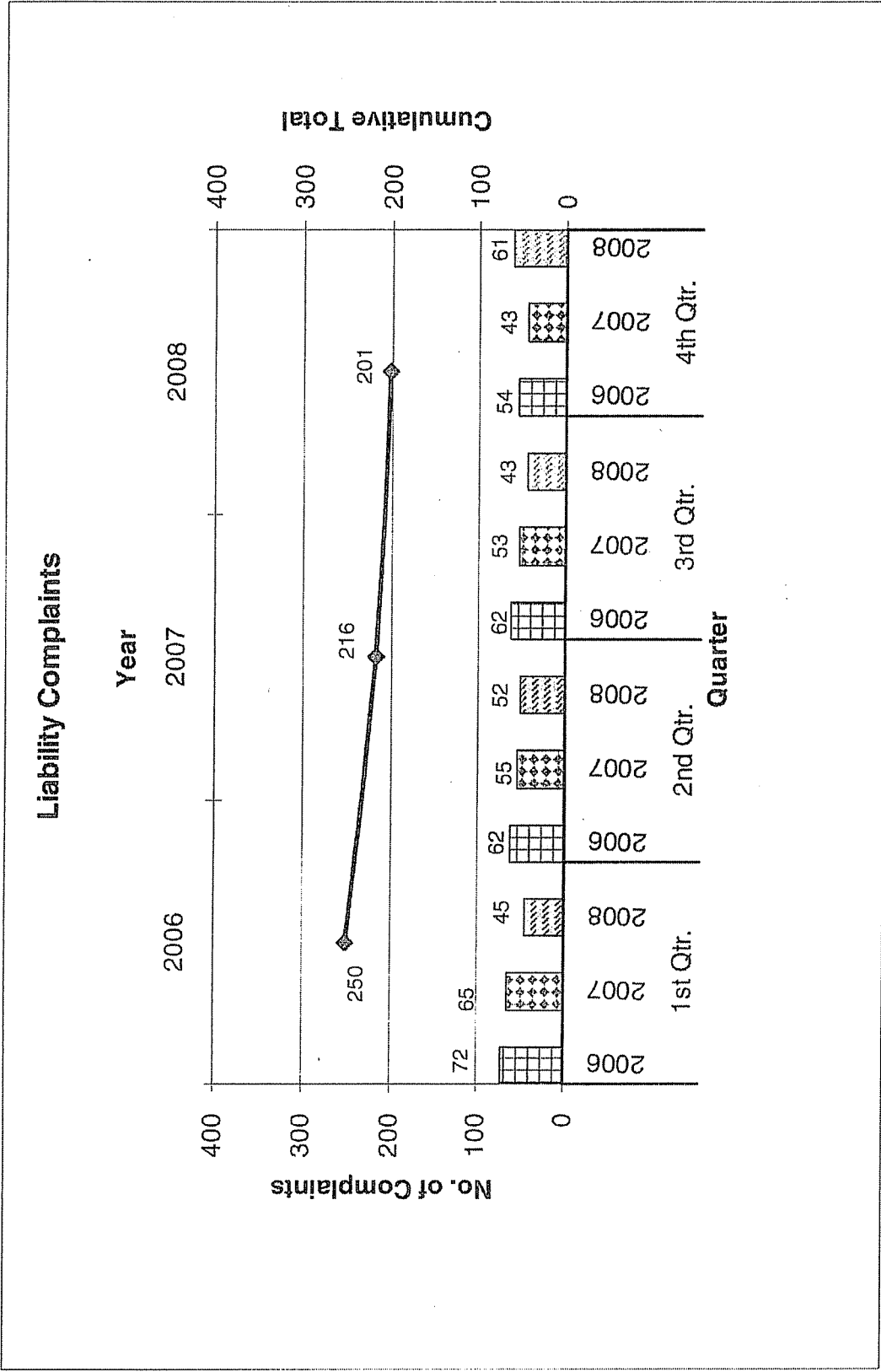


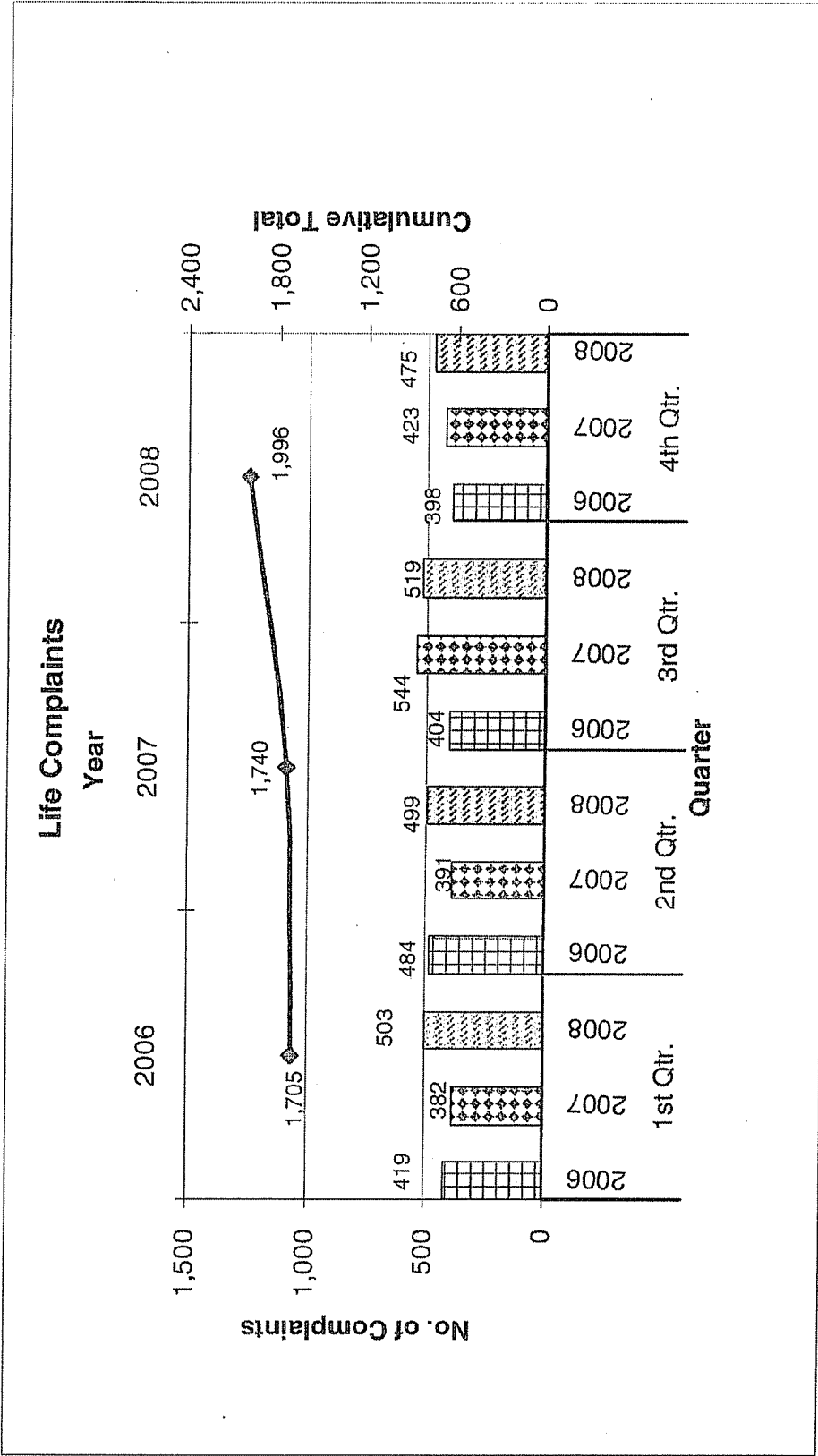
Fire, Allied Lines and Commerical Complaints



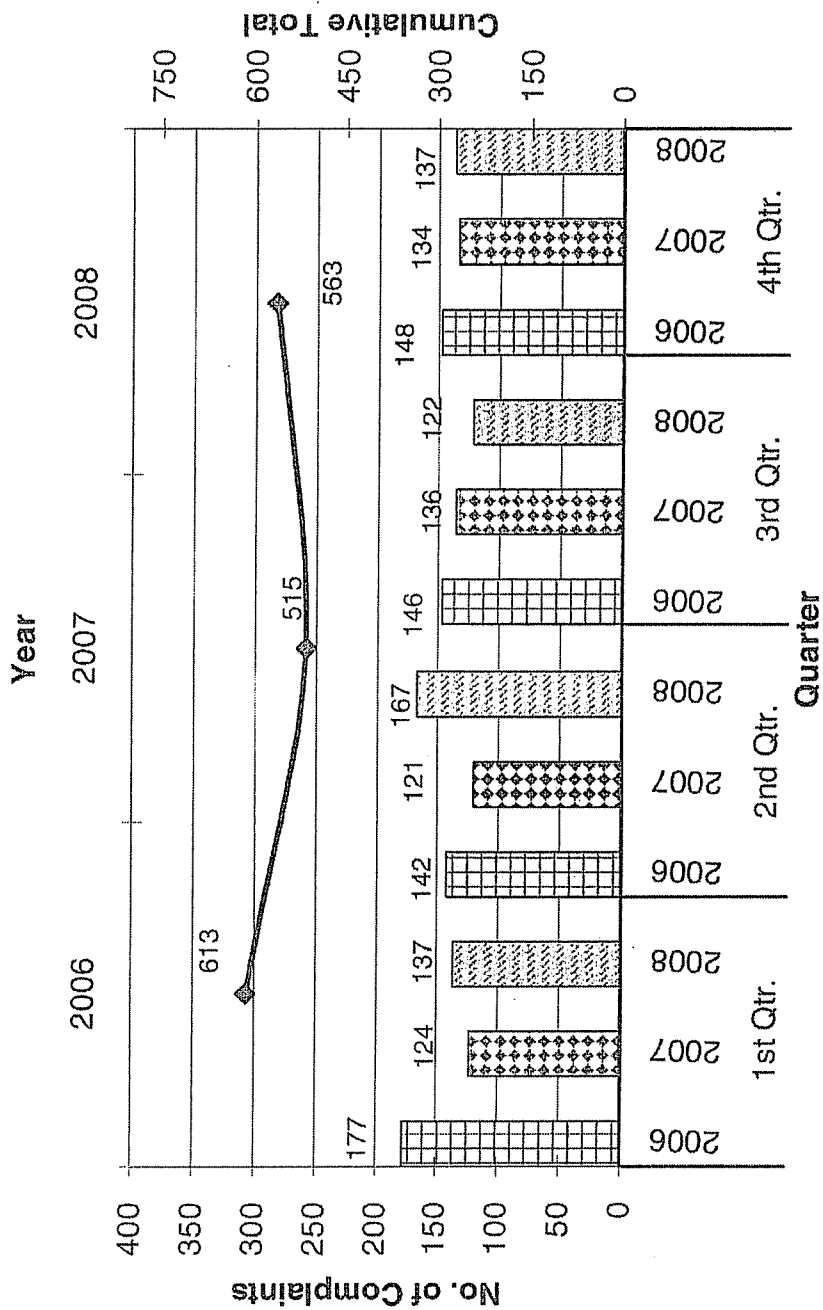
Homeowners Complaints







Other Miscellaneous Complaints





Dispositions Regarding Closed Confirmed Consumer Complaints As of September 22, 2009

Data reflected in this report is voluntarily submitted to the NAIC proprietary Complaints Database System (CDS) by state insurance departments. Not all states provide all of their complaint data to the NAIC. Aggregate report data retrieved is specific only to risk bearing entities within the database and does not include information on specific agents/brokers. Complaints retrieved are those states deem confirmed. The NAIC does not guarantee the truth, accuracy, quality or completeness of the data and is not responsible for errors, omissions or for results of further use.

Report Description: The Dispositions Regarding Closed Confirmed Consumer Complaints report tracks the counts for the dispositions from the NAIC's Complaint Database System. The data codes identified are based on the NAIC Standard Complaint Data Form.

A **Closed Complaint** is a complaint that has been investigated by the state insurance department, and given a resolution code.

A **Confirmed Complaint** is a complaint for which the state insurance department upheld the consumer's complaint position. Confirmed Complaints do not include those complaints in which all the complaint resolution codes used by the state, also known as the "complaint dispositions," did not uphold the consumer's complaint position. Complaint resolution codes that do not uphold a consumer's complaint position are as follows: (1) Unable to assist; (2) Cancellation Upheld; (3) Nonrenewal Upheld; (4) No Action Requested/Required; (5) Referred to Proper Agency/Section; (6) Company In Compliance; (7) Company Position Upheld; (8) No Jurisdiction; or (9) Insufficient Information.

Code	Disposition	2009	2008	2007	2006
1201	Policy Not in Force	359	512	484	401
1205	Policy Issued/Restored	6,067	7,199	8,278	8,453
1207	Advised Complainant	9,198	15,769	18,403	18,109
1208	Compromised Settlement/Resolution	3,297	4,735	4,755	4,408
1210	Additional Payment	3,415	5,710	6,667	6,795
1215	Refund	2,949	4,289	4,812	4,461
1217	Entered into Arbitration/Mediation	1,283	1,373	368	220
1220	Coverage Extended	1,576	2,482	2,834	2,946
1223	Unable to Assist	464	725	1,083	1,244
1225	Claim Reopened	961	1,445	1,603	1,403
1227	Cancellation Upheld	354	420	245	212
1228	Nonrenewal Upheld	224	154	93	98
1230	Claim Settled	13,473	19,706	22,489	20,454
1233	Filed Suit/Retained Attorney	467	657	646	625
1235	No Action Requested/Required	636	1,106	924	793
1239	Referred to Another Department	648	1,001	939	587
1240	Referred to Proper Agency	187	384	473	448
1241	Referred to Rates/Contacts	3	10	14	8
1242	Referred to Market Conduct	445	578	536	364
1243	Appointed	1	3	1	4
1244	Licensed	1	2	4	14
1245	Advertising Withdrawn/Amended	377	854	423	447
1250	Underwriting Practice Resolved	400	681	694	2,164
1253	Information Furnished/Expanded	15,283	22,305	24,055	12,397
1255	Delay Resolved	2,288	3,249	3,812	3,898
1257	Fine	65	67	30	27
1260	Cancellation Notice Withdrawn	623	990	1,394	1,435
1265	Nonrenewal Notice Rescinded	478	690	722	832
1267	Nonforfeiture Problem Resolved	10	6	14	14
1270	Premium Problem Resolved	1,964	2,558	2,839	2,811
1273	ERISA Complaint	1,139	1,906	2,016	1,850

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Report reflects data reported from the state insurance departments to the NAIC as of 9/22/2009.



**Dispositions Regarding Closed Confirmed Consumer Complaints
As of September 22, 2009**

Code	Disposition	2009	2008	2007	2006
1275	Apparent Unlicensed Activity	11	20	17	24
1277	Deductible Refunded	55	56	67	80
1278	Forfeiture	2	1	5	6
1280	Referred for Disciplinary Action	891	1,658	1,708	1,479
1285	Question of Fact	11,463	16,245	15,631	16,240
1287	Rating Problem Resolved	295	465	418	464
1290	Contract Provision/Legal Issue	7,196	9,300	9,717	9,233
1293	Company in Compliance	2,268	4,065	4,479	3,949
1295	Company Position Upheld	5,167	7,018	6,153	6,814
1297	Endorsement Processed	45	67	95	76
1300	No Jurisdiction	1,397	2,744	2,682	2,157
1303	Recovery	3,112	2,748	2,971	2,043
1305	Insufficient Information	226	281	241	387
1310	Other	4,041	7,471	8,813	16,042

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Report reflects data reported from the state insurance departments to the NAIC as of 9/22/2009.

NAIC STANDARD COMPLAINT DATA

THE FIELDS THAT ARE SHADED ON THIS FORM MUST BE USED FOR REPORTING MEDICARE SUPPLEMENT COMPLAINT INFORMATION THROUGH CDS.

State: _____ State Complaint Number: _____ Date Opened: MM DD YYYY Date Closed: MM DD YYYY

Complaint Against

Entity Name: _____ State ID: _____ NAIC Entity Number: _____
 CoCode: _____ AA/FEIN: _____ Entity Type Code: _____ Function Code: _____
 SSN: _____ DOB: MM DD YYYY Phone: _____
 Address: _____ City: _____ State: _____ Zip: _____

Complainant/Insured Information

Complainant Zip Code: _____ Insured Age Group: _____ *Age Group Codes: 1 25; 2 25 to 49; 3 50 to 64; 4 65*
 Complainant Type *Complainant Type Codes: INS Insured; BEN Beneficiary; PRO Producer; PRV= Provider; THP Third Party;*
 Code: _____ *MI. Military Personnel; OTH Other*
 Medicare Policy Type Code: _____ *Standardized Medicare Benefit Plan Codes: A through J, O, or P*

Type of Coverage

Select only one (1) item from the first level of coverage listed; up to three (3) may be selected from the second level.

- | | |
|---|---|
| <p>FIRST LEVEL</p> <p><u>AUTO</u></p> <p><input type="checkbox"/> 0105 Private Passenger
 <input type="checkbox"/> 0107 Group Private Passenger
 <input type="checkbox"/> 0110 Commercial
 <input type="checkbox"/> 0115 Motorcycle
 <input type="checkbox"/> 0120 Motor home/Recreational Vehicle
 <input type="checkbox"/> 0123 Motor sport
 <input type="checkbox"/> 0124 Rental
 <input type="checkbox"/> 0125 Other</p> <p><u>FIRE, ALLIED LINES & CMP</u></p> <p><input type="checkbox"/> 0205 Fire, Allied Lines
 <input type="checkbox"/> 0207 Crop/Hail
 <input type="checkbox"/> 0210 Commercial Multi-Peril
 <input type="checkbox"/> 0215 Credit Property
 <input type="checkbox"/> 0217 Dwelling Fire
 <input type="checkbox"/> 0218 Builder's Risk
 <input type="checkbox"/> 0220 Other</p> <p><u>HOMEOWNERS</u></p> <p><input type="checkbox"/> 0305 Homeowners
 <input type="checkbox"/> 0307 Group Homeowners
 <input type="checkbox"/> 0310 Farm owner/Ranch owner
 <input type="checkbox"/> 0315 Mobile Homeowner
 <input type="checkbox"/> 0317 Condo/ Town
 <input type="checkbox"/> 0318 Renters/Tenants
 <input type="checkbox"/> 0320 Other</p> | <p>SECOND LEVEL</p> <p><input type="checkbox"/> 0130 Liability
 <input type="checkbox"/> 0135 Physical Damage
 <input type="checkbox"/> 0137 Collision
 <input type="checkbox"/> 0138 Comprehensive
 <input type="checkbox"/> 0140 Medical Payments
 <input type="checkbox"/> 0145 UM/UIM
 <input type="checkbox"/> 0150 No-Fault/PIP
 <input type="checkbox"/> 0151 Personal Effects Coverage
 <input type="checkbox"/> 0152 Policy Proof of Interest
 <input type="checkbox"/> 0153 Rental Reimbursement
 <input type="checkbox"/> 0154 Towing
 <input type="checkbox"/> 0155 Residual Mkt./JUA Related
 <input type="checkbox"/> 0156 Physical Damage Waiver
 <input type="checkbox"/> 0157 Collision Damage Waiver
 <input type="checkbox"/> 0158 Supplemental Liability
 <input type="checkbox"/> 0159 Personal Passenger
 <input type="checkbox"/> 0160 Other</p> <p><u>ACCIDENT & HEALTH</u></p> <p><input type="checkbox"/> 0505 Individual
 <input type="checkbox"/> 0510 Group
 <input type="checkbox"/> 0515 Credit
 <input type="checkbox"/> 0517 Other
 <input type="checkbox"/> 0520 Accident Only
 <input type="checkbox"/> 0525 Disability Income
 <input type="checkbox"/> 0530 Health Only
 <input type="checkbox"/> 0535 Medicare Supplement
 <input type="checkbox"/> 0536 Medicare Select
 <input type="checkbox"/> 0540 Long-Term Care
 <input type="checkbox"/> 0541 Home Health Care
 <input type="checkbox"/> 0543 Mental Health
 <input type="checkbox"/> 0545 Dental
 <input type="checkbox"/> 0546 Occupational Accident
 <input type="checkbox"/> 0547 Limited Benefits
 <input type="checkbox"/> 0548 Chiropractic
 <input type="checkbox"/> 0549 Medicare Risk
 <input type="checkbox"/> 0550 Hospital Indemnity
 <input type="checkbox"/> 0551 Vision
 <input type="checkbox"/> 0552 HIPAA
 <input type="checkbox"/> 0553 Unemployment
 <input type="checkbox"/> 0554 Pre-existing Condition
 <input type="checkbox"/> 0555 Cancer/Dread Disease
 <input type="checkbox"/> 0556 Self Funded/ERISA
 <input type="checkbox"/> 0557 COBRA
 <input type="checkbox"/> 0558 HMO
 <input type="checkbox"/> 0559 PPO
 <input type="checkbox"/> 0560 Other</p> <p><u>LIABILITY</u></p> <p><input type="checkbox"/> 0605 General
 <input type="checkbox"/> 0610 Products
 <input type="checkbox"/> 0615 Professional E & O
 <input type="checkbox"/> 0617 Umbrella
 <input type="checkbox"/> 0618 Directors & Officers
 <input type="checkbox"/> 0620 Other
 <input type="checkbox"/> 0625 Employment Policy
 <input type="checkbox"/> 0630 Excess Loss
 <input type="checkbox"/> 0635 Medical Malpractice
 <input type="checkbox"/> 0640 Pollution
 <input type="checkbox"/> 0695 Other</p> |
| <p><u>LIFE & ANNUITY</u></p> <p><input type="checkbox"/> 0405 Individual Life
 <input type="checkbox"/> 0410 Group Life
 <input type="checkbox"/> 0415 Annuities
 <input type="checkbox"/> 0417 Group Annuities
 <input type="checkbox"/> 0420 Credit Life
 <input type="checkbox"/> 0425 Accelerated Benefits
 <input type="checkbox"/> 0430 Other
 <input type="checkbox"/> 0435 Accidental Death & Dismemberment
 <input type="checkbox"/> 0440 Association
 <input type="checkbox"/> 0445 Equity Indexed
 <input type="checkbox"/> 0450 Fixed
 <input type="checkbox"/> 0455 Premium Waiver
 <input type="checkbox"/> 0460 Single Premium
 <input type="checkbox"/> 0465 Term
 <input type="checkbox"/> 0470 Universal
 <input type="checkbox"/> 0475 Variable
 <input type="checkbox"/> 0480 Whole
 <input type="checkbox"/> 0495 Other</p> <p><u>MISCELLANEOUS</u></p> <p><input type="checkbox"/> 0705 Workers' Compensation
 <input type="checkbox"/> 0710 Fidelity & Surety
 <input type="checkbox"/> 0715 Ocean Marine
 <input type="checkbox"/> 0720 Inland Marine
 <input type="checkbox"/> 0725 Title
 <input type="checkbox"/> 0727 In Home/Incidental Business
 <input type="checkbox"/> 0730 Mortgage Guaranty
 <input type="checkbox"/> 0733 Boiler Machinery
 <input type="checkbox"/> 0734 PMI
 <input type="checkbox"/> 0736 Surplus Lines
 <input type="checkbox"/> 0737 Watercraft
 <input type="checkbox"/> 0738 Aircraft
 <input type="checkbox"/> 0739 Bail Bonds
 <input type="checkbox"/> 0740 Extended Warranty & Service Contracts
 <input type="checkbox"/> 0741 Federal Programs
 <input type="checkbox"/> 0742 Federal Crop
 <input type="checkbox"/> 0743 Federal Flood
 <input type="checkbox"/> 0745 Other</p> | <p><u>LIABILITY</u></p> <p><input type="checkbox"/> 0325 Liability
 <input type="checkbox"/> 0330 Theft
 <input type="checkbox"/> 0333 Earthquake
 <input type="checkbox"/> 0334 Flood
 <input type="checkbox"/> 0335 Fire - Real Property
 <input type="checkbox"/> 0336 Single Interest
 <input type="checkbox"/> 0337 Medical Payments
 <input type="checkbox"/> 0340 Personal Property
 <input type="checkbox"/> 0341 Residual Mkt./JUA Related
 <input type="checkbox"/> 0342 Replacement Cost
 <input type="checkbox"/> 0343 Loss of Use
 <input type="checkbox"/> 0344 Windstorm
 <input type="checkbox"/> 0345 Other</p> |

Reason for Complaint

Select up to three (3) items per category.

- | <u>UNDERWRITING</u> | <u>POLICYHOLDER SERVICE</u> | <u>CLAIM HANDLING</u> | <u>MARKETING & SALES</u> |
|---|---|---|---|
| <input type="checkbox"/> 0805 Premium & Rating | <input type="checkbox"/> 1101 Inadequate Provider Network | <input type="checkbox"/> 1000 Adverse Benefit Determination | <input type="checkbox"/> 0901 Terrorism |
| <input type="checkbox"/> 0810 Refusal to Insure | <input type="checkbox"/> 1103 Class Action | <input type="checkbox"/> 1001 Adjuster Handling | <input type="checkbox"/> 0902 Unfair Discrimination |
| <input type="checkbox"/> 0815 Cancellation | <input type="checkbox"/> 1104 1035 Exchange | <input type="checkbox"/> 1002 Prompt Pay | <input type="checkbox"/> 0903 Suitability |
| <input type="checkbox"/> 0816 Nonrenewal | <input type="checkbox"/> 1105 Premium Notice/Billing | <input type="checkbox"/> 1003 Willing Provider | <input type="checkbox"/> 0904 Financial Privacy |
| <input type="checkbox"/> 0817 Countersignature | <input type="checkbox"/> 1106 PIP Primacy | <input type="checkbox"/> 1004 Provider Availability | <input type="checkbox"/> 0905 Misleading Advertising |
| <input type="checkbox"/> 0818 Credit Report | <input type="checkbox"/> 1107 Surrender Problem | <input type="checkbox"/> 1005 Unsatisfactory Settlement/Offer | <input type="checkbox"/> 0906 Health Privacy |
| <input type="checkbox"/> 0819 Redlining | <input type="checkbox"/> 1108 Terrorism | <input type="checkbox"/> 1006 Preexisting Condition | <input type="checkbox"/> 0907 Churning |
| <input type="checkbox"/> 0820 Delays | <input type="checkbox"/> 1110 Cash Value | <input type="checkbox"/> 1007 Medical Necessity | <input type="checkbox"/> 0908 Replacement |
| <input type="checkbox"/> 0821 Forced Placement | <input type="checkbox"/> 1113 Accelerated Benefits | <input type="checkbox"/> 1008 Total Loss | <input type="checkbox"/> 0909 Unauthorized Insurer |
| <input type="checkbox"/> 0822 Audit Dispute | <input type="checkbox"/> 1115 Delays/No Response | <input type="checkbox"/> 1009 Fraud | <input type="checkbox"/> 0910 Agent Handling |
| <input type="checkbox"/> 0823 Health Status | <input type="checkbox"/> 1117 Information Requested | <input type="checkbox"/> 1010 Post Claim Underwriting | <input type="checkbox"/> 0911 Unauthorized Entity |
| <input type="checkbox"/> 0824 Pre-Ownership Underwriting | <input type="checkbox"/> 1118 Policy Delivery | <input type="checkbox"/> 1011 Cost Containment PIP | <input type="checkbox"/> 0912 Internet Related |
| <input type="checkbox"/> 0825 Unfair Discrimination | <input type="checkbox"/> 1120 Premium Refund | <input type="checkbox"/> 1012 Subrogation | <input type="checkbox"/> 0913 Fiduciary/Theft |
| <input type="checkbox"/> 0826 Rate Classification | <input type="checkbox"/> 1121 Nonforfeiture | <input type="checkbox"/> 1013 Comparative Negligence | <input type="checkbox"/> 0914 Failure to Place |
| <input type="checkbox"/> 0827 Domestic Violence | <input type="checkbox"/> 1122 Viatical Settlement | <input type="checkbox"/> 1014 Mold | <input type="checkbox"/> 0915 Misrepresentation |
| <input type="checkbox"/> 0828 Rescission | <input type="checkbox"/> 1123 Payment Not Credited | <input type="checkbox"/> 1015 Denial of Claim | <input type="checkbox"/> 0916 Not Licensed |
| <input type="checkbox"/> 0829 Surcharge | <input type="checkbox"/> 1125 Coverage Question | <input type="checkbox"/> 1016 Lead | <input type="checkbox"/> 0917 Policy Delivery |
| <input type="checkbox"/> 0830 Endorsement/Rider | <input type="checkbox"/> 1126 Access to Care | <input type="checkbox"/> 1017 Usual, Customary Reasonable | <input type="checkbox"/> 0918 Misappropriation of Premium |
| <input type="checkbox"/> 0831 Credit Scoring | <input type="checkbox"/> 1127 Quality of Care | <input type="checkbox"/> 1018 Out-of-Network Benefits | <input type="checkbox"/> 0919 Not Appointed w/Company |
| <input type="checkbox"/> 0832 PIP Primacy | <input type="checkbox"/> 1128 Company/Agent Dispute | <input type="checkbox"/> 1019 Co-pay Issues | <input type="checkbox"/> 0920 Twisting |
| <input type="checkbox"/> 0833 Terrorism | <input type="checkbox"/> 1129 Abusive Service | <input type="checkbox"/> 1020 Coordination of Benefits | <input type="checkbox"/> 0921 Deceptive Cold Lead Advertising |
| <input type="checkbox"/> 0834 COBRA | <input type="checkbox"/> 1130 Other | <input type="checkbox"/> 1021 No Preauthorization | <input type="checkbox"/> 0922 High Pressure Tactics |
| <input type="checkbox"/> 0835 Group Conversion | | <input type="checkbox"/> 1022 PCP Referrals | <input type="checkbox"/> 0923 Duplication of Coverage |
| <input type="checkbox"/> 0836 CLUE Reports | | <input type="checkbox"/> 1023 Utilization Review | <input type="checkbox"/> 0924 Rebating |
| <input type="checkbox"/> 0837 MIB Reports | | <input type="checkbox"/> 1024 Obesity Service | <input type="checkbox"/> 0925 Delays |
| <input type="checkbox"/> 0840 Continuation of Benefits | | <input type="checkbox"/> 1025 Delays | <input type="checkbox"/> 0926 Misstatement on Application |
| <input type="checkbox"/> 0841 Medicare Supplement Refusal to Insure During Open Enrollment Period | | <input type="checkbox"/> 1026 PIP Primacy | <input type="checkbox"/> 0927 Home Service |
| <input type="checkbox"/> 0842 Medicare Supplement Refusal to Insure After Open Enrollment Period | | <input type="checkbox"/> 1027 Experimental | <input type="checkbox"/> 0928 Misappropriations |
| <input type="checkbox"/> 0845 Other | | <input type="checkbox"/> 1028 Assignment of Benefits | <input type="checkbox"/> 0929 Fraud/Forgery |
| | | <input type="checkbox"/> 1029 Terrorism | <input type="checkbox"/> 0930 Other |
| | | <input type="checkbox"/> 1030 Cost Containment | |
| | | <input type="checkbox"/> 1031 Value Dispute | |
| | | <input type="checkbox"/> 1032 Adjuster Not Responding | |
| | | <input type="checkbox"/> 1033 Consumer Education Needed | |
| | | <input type="checkbox"/> 1034 Timeliness | |
| | | <input type="checkbox"/> 1035 Other | |

Disposition

Select up to three (3) items.

- | | | |
|--|--|--|
| <input type="checkbox"/> 1201 Policy Not in Force | <input type="checkbox"/> 1240 Referred to Proper Agency | <input type="checkbox"/> 1273 ERISA Compliant |
| <input type="checkbox"/> 1205 Policy Issued/Restored | <input type="checkbox"/> 1241 Referred to Rates/Contracts | <input type="checkbox"/> 1275 Apparent Unlicensed Activity |
| <input type="checkbox"/> 1207 Advised Complainant | <input type="checkbox"/> 1242 Referred to Market Conduct | <input type="checkbox"/> 1277 Deductible Refunded |
| <input type="checkbox"/> 1208 Compromised Settlement/Resolution | <input type="checkbox"/> 1243 Appointed | <input type="checkbox"/> 1278 Forfeiture |
| <input type="checkbox"/> 1210 Additional Payment | <input type="checkbox"/> 1244 Licensed | <input type="checkbox"/> 1280 Referred for Disciplinary Action |
| <input type="checkbox"/> 1215 Refund | <input type="checkbox"/> 1245 Advertising Withdrawn/Amended | <input type="checkbox"/> 1285 Question of Fact |
| <input type="checkbox"/> 1217 Entered into Arbitration/Mediation | <input type="checkbox"/> 1250 Underwriting Practice Resolved | <input type="checkbox"/> 1287 Rating Problem Resolved |
| <input type="checkbox"/> 1220 Coverage Extended | <input type="checkbox"/> 1253 Information Furnished/Expanded | <input type="checkbox"/> 1290 Contract Provision/Legal Issue |
| <input type="checkbox"/> 1223 Unable to Assist | <input type="checkbox"/> 1255 Delay Resolved | <input type="checkbox"/> 1293 Company in Compliance |
| <input type="checkbox"/> 1225 Claim Reopened | <input type="checkbox"/> 1257 Fine | <input type="checkbox"/> 1295 Company Position Upheld |
| <input type="checkbox"/> 1227 Cancellation Upheld | <input type="checkbox"/> 1260 Cancellation Notice Withdrawn | <input type="checkbox"/> 1297 Endorsement Processed |
| <input type="checkbox"/> 1230 Claim Settled | <input type="checkbox"/> 1228 No renewal Upheld | <input type="checkbox"/> 1300 No Jurisdiction |
| <input type="checkbox"/> 1233 Filed Suit/Retained Attorney | <input type="checkbox"/> 1265 Nonrenewal Notice Rescinded | <input type="checkbox"/> 1303 Recovery |
| <input type="checkbox"/> 1235 No Action Requested/Required | <input type="checkbox"/> 1267 Nonforfeiture Problem Resolved | <input type="checkbox"/> 1305 Insufficient Information |
| <input type="checkbox"/> 1239 Referred to Another Department | <input type="checkbox"/> 1270 Premium Problem Resolved | <input type="checkbox"/> 1310 Other |

Submit completed Complaint forms to the NAIC – Market Information Systems
 Fax to: NAIC –Enterprising Data Services at (816) 460-7510.
 Email to: mktdata@naic.org

Entity Type Codes

FRM	Firms
IND	Individual

Entity Function Codes

ADJ	Adjuster/Appraiser	JUA	Joint Underwriting Association	REI	Reinsurance Intermediary
AIR	Alien Insurer or Reinsurer	KEE	Key Employee	RPG	Risk Purchasing Group
BBA	Bail Bond Agency	MET	MEWA or Multiple Employer Trust	RRG	Risk Retention Group
BOG	Bogus	MGA	Managing General Agent	SEC	Secretary
CAI	Captive Insurer	OFF	Officer	SEI	Self Insured
CEO	Chief Executive Officer	OTH	Other	STF	State Fund
COO	Chief Operating Officer	PAJ	Public Adjuster	TAG	Title Agency
DIT	Director of Trustees	PFC	Premium Finance Company	TPA	Third Party Administrator
EMP	Employee	PPO	Preferred Provider Organization	TRE	Treasurer
HCP	Health Care Provider	PRE	President	UDI	U.S. Domiciled Insurer
HMO	Health Maintenance Organization	PRI	Principal or Owner	UNK	Unknown
INC	Insurance Consultant	PRO	Producer (agent, broker, solicitor, etc.)	URO	Utilization Review Organization
				VIP	Vice President

Function Codes: Relation to Entity Type

<u>IND</u> CEO COO EMP KEE OFF PRE SEC TRE VIP	<u>FRM</u> ① AIR ①* BBA CAI HMO JUA MET PFC PPO RPG RRG SEI STF TAG UDI ** ②	<u>EITHER</u> ADJ BOG DIT HCP INC MGA OTH PAJ PRI PRO REI TPA URO UNK *** ③
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* If ARIS number provided, AIR is the default function code
 ** ② If CoCode is provided, UDI is the default function code
 *** ③ If no function code is provided, UNK is the default function code

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National Association of Insurance Commissioners

HOME ABOUT THE NAIC CONTACT US HELP

Committees & Activities

Government Relations Office

Securities Valuation Office

The NAIC Search Tool
Search NAIC and Member Sites

Members & Regulators

Consumer Information Source

COMPANY SEARCH

HOW TO FILE A COMPLAINT

HELP

Javascript must be enabled to use this application.

Get Smart About Insurance!

Finding an insurance company can be a challenge. The NAIC's **Consumer Information Source (CIS)** provides information about insurance companies you can use **BEFORE** purchasing insurance. Using the input fields in the right-hand column of this page, you can access key information about insurance companies, including closed insurance complaints, licensing information and key financial data.

Get More Information

The NAIC and state insurance regulators are committed to helping every American be a smarter insurance consumer. Our award-winning **Insure U** education program provides tips and special considerations on a variety of insurance issues. Available in English and Spanish, Insure U also provides insurance information specifically for small business owners. Visit www.insureUonline.org to learn more.

File an Insurance Complaint

Do you have a specific problem with an insurance company, broker, agent or adjuster? **Click here** to file a complaint with your state insurance department.

Download Key Financial Statement Data

Use **InsData** to access electronic copies of company financial data in PDF format. Choose from a company's key financials, full annual statement, and/or quarterly statements. The first five downloads are free.

2008 Annual Statement Permitted and Prescribed Practices Report [Excel | PDF]

Report on practices permitted for the 2008 Annual Statement Filings and their impact on those filings

AIG Insurance Company Search Guide

Use this guide along with the CIS application to find information on AIG insurance companies.

Aggregate Consumer Complaint Reports — last updated 9/22/2009

In addition to company-specific information, the NAIC produces reports combining data submitted by state insurance departments. These reports (at right) provide information about common closed complaints by reason and type of insurance, as well as how the complaints were resolved.

Most Common Complaints by Reason for Complaint

Most Common Complaints by Type of Insurance

Most Common Complaints by Disposition

Company Search for Complaint and Financial Information

Company Name or Company Code *

Consumer's Resident State: *

Statement Type:

Business Type:



Global Receivership Information Database

GRID is a voluntary database provided by the state insurance departments to report information on insurer receiverships for consumers, claimants, and guaranty funds.

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HOW TO FILE A COMPLAINT

HELP

NAIC#:

Home Office:

Business Type: Property/Casualty

Other Reports: Financial Information Licensing

Company Search Help

Closed Consumer Complaint Reports:

The following Closed Consumer Complaint Reports are available for Click the report name to view a report.

Consumer Information Source data is voluntarily supplied by state insurance departments and compiled and coded by the NAIC. Not all states provide complaint data to the Consumer Information Source. Please note that this database does not contain a complete record of all complaints filed and should not be used as the sole basis for insurance decisions. For more information about complaints against specific companies, you should contact your state insurance department. A directory is available at http://www.naic.org/state_web_map.htm.

Closed Complaint Counts By State

Displays the total number of closed complaints for the selected company in each state.

Closed Complaint Counts By Code

Displays the total number of closed complaints by type of coverage, reason the complaint was filed, and disposition of the complaint.

Closed Complaint Ratio Report

Displays the ratio of the company's U.S. Market Share of closed complaints compared to the company's U.S. Market Share of premiums for a specific policy type.

Closed Complaint Trend Report

Displays total closed complaint counts by year with the percent change of counts between years.

Company Search for Complaint and Financial Information

Company Name or Company Code *

Consumer's Resident State: *

Statement Type:

Business Type:

See search results for:

Name:

State: Pennsylvania

Business: All

Statement: Property/Casualty



Global Receivership Information Database

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COMPANY SEARCH

HOW TO FILE A COMPLAINT

HELP

NAIC#: Home Office:
Business Type: Property/Casualty

Other Reports: Financial Information Licensing Complaints

Company Search Help

COMPLAINT COUNTS BY STATE REPORT (Persons - ALL, Year - 2008)

Below is the Complaint Counts By State Report for

This report is based on the following criteria: Persons - ALL, Year - 2008. No consumer complaints information was found for some states. This could be because a state does not report the information to the NAIC. If the company did not write business in the state in the year 2008, an "*" is displayed. For more information, please refer to the Help.

NAIC Database: DSSSPLP

Report Date: 10/15/2009

State	Complaints
Alaska	3
Alabama	19
Arkansas	37
American Samoa	*
Arizona	35
California	15
Colorado	35
Connecticut	14
District Of Columbia	2
Delaware	20
Florida	62
Georgia	82
Guam	*
Hawaii	3
Iowa	34
Idaho	4

Company Search for Complaint and Financial Information

Company Name or Company Code *

Consumer's Resident State: *

Statement Type:

Business Type:

See search results for:

Name:

State: Pennsylvania

Business: All

Statement: Property/Casualty



Global Receivership
Information Database

GRID is a voluntary database provided by the state insurance departments to report information on insurer receiverships for consumers, claimants, and guaranty funds.

Illinois	111
Indiana	119
Kansas	70
Kentucky	43
Louisiana	89
Massachusetts	0
Maryland	51
Maine	14
Michigan	33
Minnesota	0
Missouri	55
Northern Mariana Islands	*
Mississippi	20
Montana	15
North Carolina	48
North Dakota	3
Nebraska	20
New Hampshire	4
New Jersey	39
New Mexico	0
Nevada	19
New York	109
Ohio	58
Oklahoma	38
Oregon	17
Pennsylvania	122
Puerto Rico	*
Rhode Island	1
South Carolina	27
South Dakota	2
Tennessee	32
Texas	4
Utah	2

Virginia	47
U.S. Virgin Islands	*
Vermont	1
Washington	55
Wisconsin	35
West Virginia	10
Wyoming	2
Total Complaints:	1,680

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COMPANY SEARCH

HOW TO FILE A COMPLAINT

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NAIC#: Home Office:

Business Type: Property/Casualty

Other Reports: Complaints Licensing

Company Search Help

FINANCIAL REPORT 2008

Below is the Financial Report for for the year ending December 31, 2008.

Direct Premiums Written	Assets	Liabilities
\$	\$	\$

NAIC Database: OLTPPROD

Report Date: 10/15/2009

Company Search for Complaint and Financial Information

Company Name or Company Code *

Consumer's Resident State: *
[Select State]

Statement Type:
All

Business Type:
All

See search results for:

Name:

State: Pennsylvania

Business: All

Statement: Property/Casualty



Global Receivership
Information Database

GRID is a voluntary database provided by the state insurance departments to report information on insurer receiverships for consumers, claimants, and guaranty funds.

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COMPANY SEARCH HOW TO FILE A COMPLAINT HELP

NAIC#: Home Office:
Business Type: Property/Casualty

Other Reports: Complaints Financial Information

Company Search Help

LICENSED STATE REPORT YEAR END 2008

Below is information supplied by per their most recent annual filling. For more information, please refer to the Help.

State	Active Status	Direct Business Written
Alabama	L	\$
Alaska	L	\$
American Samoa	N	\$
Arizona	L	\$
Arkansas	L	\$
California	L	\$
Colorado	L	\$
Connecticut	L	\$
Delaware	L	\$
District Of Columbia	L	\$
Florida	L	\$
Georgia	L	\$
Guam	N	\$
Hawaii	L	\$
Idaho	L	\$
Illinois	L	\$
Indiana	L	\$
Iowa	L	\$
Kansas	L	\$
Kentucky	L	\$
Louisiana	L	\$
Maine	L	\$
Maryland	L	\$
Massachusetts	L	\$

Company Search for Complaint and Financial Information

Company Name or Company Code *

Consumer's Resident State: *

Statement Type:

Business Type:

See search results for:

Name:

State: Pennsylvania

Business: All

Statement: Property/Casualty



Global Receivership
Information Database

GRID is a voluntary database provided by the state insurance departments to report information on insurer receiverships for consumers, claimants, and guaranty funds.

Michigan	L	\$
Minnesota	L	\$
Mississippi	L	\$
Missouri	L	\$
Montana	L	\$
Nebraska	L	\$
Nevada	L	\$
New Hampshire	L	\$
New Jersey	L	\$
New Mexico	L	\$
New York	L	\$
North Carolina	L	\$
North Dakota	L	\$
Northern Mariana Islands	N	\$
Ohio	L	\$
Oklahoma	L	\$
Oregon	L	\$
Pennsylvania	L	\$
Puerto Rico	N	\$
Rhode Island	L	\$
South Carolina	L	\$
South Dakota	L	\$
Tennessee	L	\$
Texas	L	\$
U.S. Virgin Islands	N	\$
Utah	L	\$
Vermont	L	\$
Virginia	L	\$
Washington	L	\$
West Virginia	L	\$
Wisconsin	L	\$
Wyoming	L	\$

Legend for Active Status column

L - Licensed or Chartered	Licensed Carrier and Domiciled Risk Retention Groups. In some states referred to as admitted.
R - Registered	Non-domiciled Risk Retention Group
E - Eligible	Reporting Entities eligible or approved to write Surplus Lines in the state. In some states referred to as non-admitted.
N - None of the above	Not allowed to write business in the state.
Q - Qualified Reinsurance	
"-" - Unknown	Status could not be determined



NAIC#: Home Office:
 Business Type: Property/Casualty
 Other Reports: Financial Information Licensing Complaints

Company Search Help

COMPLAINT COUNTS BY CODE REPORT
 (State - Pennsylvania, Persons - ALL, Year - 2008)

Below is the Complaint Counts By Code Report for This report is based on the following criteria: State - Pennsylvania, Persons - ALL, Year - 2008. This report is divided into three sections:

- Number of Complaints by Coverage Type
- Reasons Why Complaints Were Submitted
- Final Decisions Regarding Complaints

NUMBER OF COMPLAINTS BY COVERAGE TYPE
 (Total Complaints: 122)

Auto	
Private Passenger	28
Group Private Passenger	0
Commercial	0
Motorcycle	0
Motorhome	0
Motorsport	0
Rental	0
Other	0
Liability	0
Physical Damage	0
Collision	0
Comprehensive	0
Medical Payments	0
UM/UIM	0
No-Fault/PIP	0
Personal Effects Coverage	0
Policy Proof of Interest	0
Rental Reimbursement	0
Towing	0
JUA Related	0

Company Search for Complaint and Financial Information

Company Name or Company Code *

Consumer's Resident State: *
 [Select State] v

Statement Type:
 All v

Business Type:
 All v

See search results for:

Name:
 State:
 Business: All
 Statement: Property/Casualty



Global Receivership Information Database

GRID is a voluntary database provided by the state insurance departments to report information on insurer receiverships for consumers, claimants, and guaranty funds.

Physical Damage Waiver	0
Collision Damage Waiver	0
Supplemental Liability	0
Personal Passenger	2
Other	0
Fire, Allied Lines & CMP	
Fire, Allied Lines	0
Crop/Hail	0
Commercial Multi-Peril	2
Credit Property	0
Dwelling Fire	1
Builder's Risk	0
Other	0
Liability	0
Theft	0
Windstorm	0
Fire - Real Property	0
Personal Property	0
Residual Mkt./JUA Related	0
Other	0
Homeowners	
Homeowners	79
Group Homeowners	0
Farmowner/Ranchowner	0
Mobile Homeowner	2
Condo/Town	2
Renters/Tenants	6
Other	0
Liability	1
Theft	1
Earthquake	0
Flood	1
Fire - Real Property	1
Single Interest	0
Medical Payments	0
Personal Property	0
Residual Mkt./JUA Related	0
Replacement Cost	0
Loss of Use	1
Windstorm	0
Other	0
Life & Annuity	
Individual Life	1
Group Life	0
Annuities	0
Group Annuities	0

Credit Life	0
Accelerated Benefits	0
Other	0
Accidental Death & Dismemberment	0
Association	0
Equity Indexed	0
Fixed	0
Premium Waiver	0
Single Premium	0
Term	0
Universal	0
Variable	0
Whole	0
Other	0
Accident & Health	
Individual	0
Group	0
Credit	0
Other	0
Accident Only	0
Disability Income	0
Health Only	0
Medicare Supplement	0
Medicare Select	0
Long-Term Care	0
Home Health Care	0
Mental Health	0
Dental	0
Occupational Accident	0
Limited Benefits	0
Chiropractic	0
Medicare Risk	0
Hospital Indemnity	0
Vision	0
HIPAA	0
Unemployment	0
Pre-existing Condition	0
Cancer/Dread Disease	0
Self Funded/ERISA	0
COBRA	0
HMO	0
PPO	0
Other	0
Liability	
General	0
Products	0

Professional E & O	0
Umbrella	1
Directors & Officers	0
Other	0
Employment Policy	0
Excess Loss	0
Medical Malpractice	0
Pollution	0
Other	0
Miscellaneous	
Workers Compensation	0
Fidelity & Surety	0
Ocean Marine	0
Inland Marine	0
Title	0
In Home/Incidental Business	0
Mortgage Guaranty	0
Boiler Machinery	0
PMI	0
Surplus Lines	0
Watercraft	0
Aircraft	0
Bail Bonds	0
Warranty Contract	0
Federal Programs	0
Federal Crop	0
Federal Flood	0
Other	0

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**REASONS WHY COMPLAINTS WERE
SUBMITTED**

Underwriting	
Premium & Rating	4
Refusal to Insure	4
Cancellation	50
Nonrenewal	8
Countersignature	0
Credit Report	0
Redlining	0
Delays	0
Forced Placement	0
Audit Dispute	0
Health Status	0

Pre-Ownership Underwriting	0
Unfair Discrimination	0
Rate Classification	0
Domestic Violence	0
Rescission	0
Surcharge	3
Endorsement/Rider	0
Credit Scoring	0
PIP Primacy	0
Terrorism	0
COBRA	0
Group Conversion	0
CLUE Reports	0
MIB Reports	0
Continuation of Benefits	0
MedSupp - Refusal During Open Enrollment	0
MedSupp - Refusal After Open Enrollment	0
Other	0
Marketing & Sales	
Terrorism	0
Unfair Discrimination	0
Suitability	0
Financial Privacy	0
Misleading Advertising	0
Health Privacy	0
Churning	0
Replacement	0
Unauthorized Insurer	0
Agent Handling	2
Unauthorized Entity	0
Internet Related	0
Fiduciary/Theft	0
Failure to Place	0
Misrepresentation	0
Not Licensed	0
Policy Delivery	0
Misappropriation of Premium	0
Not Appointed w/Company	0
Twisting	0
Deceptive Cold Lead Advertising	0
High Pressure Tactics	0
Duplication of Coverage	0
Rebating	0
Delays	0
Misstatement on Application	0
Home Service	0

Misappropriations	0
Fraud/Forgery	0
Other	0
Claim Handling	
Adverse Benefit Determination	0
Adjuster Handling	2
Prompt Pay	0
Willing Provider	0
Provider Availability	0
Unsatisfactory Settlement/Offer	15
Preexisting Condition	0
Medical Necessity	0
Total Loss	0
Fraud	0
PostClaim Underwriting	0
Cost Containment PIP	0
Subrogation	2
Comparitive Negligence	0
Mold	0
Denial of Claim	9
Lead	0
Usual, Customary, Reasonable Charges	0
Out-of-Network Benefits	0
Co-pay Issues	0
Coordination of Benefits	0
No Preauthorization	0
PCP Referrals	0
Utilization Review	0
Obesity Service	0
Delays	13
PIP Primacy	0
Experimental	0
Assignment of Benefits	0
Terrorism	0
Cost Containment	0
Value Dispute	0
Adjuster Not Responding	0
Consumer Education Needed	0
Timeliness	0
Other	2
PolicyHolder Service	
Inadequate Provider Network	0
Surrender Problems	0
Class Action	0
1035 Exchange	0
Premium Notice/Billing	3

PIP Primacy	0
Surrender Problems	0
Terrorism	0
Cash Value	0
Accelerated Benefits	0
Delays/No Response	0
Information Requested	1
Policy Delivery	0
Premium Refund	1
Nonforfeiture	0
Viatical Settlement	0
Payment Not Credited	0
Coverage Question	1
Access to Care	0
Quality of Care	0
Company/Agent Dispute	0
Abusive Service	0
Other	4

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FINAL DECISIONS REGARDING COMPLAINTS

Policy Not in Force	1
Policy Issued/Restored	12
Advised Complainant	17
Compromised Settlement/Resolution	1
Additional Payment	2
Refund	1
Entered into Arbitration/Mediation	0
Coverage Extended	0
Unable to Assist	0
Claim Reopened	2
Cancellation Upheld	9
Nonrenewal Upheld	2
Claim Settled	8
Filed Suit/Retained Attorney	0
No Action Requested/Required	3
Referred to Another Department	0
Referred to Proper Agency	0
Referred to Rates/Contacts	0
Referred to Market Conduct	6
Appointed	1
Licensed	0
Advertising Withdrawn/Amended	0

Underwriting Practice Resolved	0
Information Furnished/Expanded	43
Delay Resolved	4
Fine	0
Cancellation Notice Withdrawn	17
Nonrenewal Notice Rescinded	2
Nonforfeiture Problem Resolved	0
Premium Problem Resolved	4
ERISA Complaint	0
Apparent Unlicensed Activity	0
Deductible Refunded	1
Forfeiture	0
Referred for Disciplinary Action	0
Question of Fact	9
Rating Problem Resolved	0
Contract Provision/Legal Issue	5
Company in Compliance	0
Company Position Upheld	19
Endorsement Processed	0
No Jurisdiction	5
Recovery	0
Insufficient Information	0
Other	1

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COMPANY SEARCH HOW TO FILE A COMPLAINT HELP

NAIC#: Home Office:
Business Type: Property/Casualty

Other Reports: Financial Information Licensing Complaints

Company Search Help

COMPLAINT RATIO REPORT

Below is the Complaint Ratio Report for Please refer to the Help for a description of how this report is created. In addition, you can click on each parameter to see a description of how the parameter is calculated for use in the Complaint Ratio Report. Please note that "Total Complaints" include only those complaints in which the final resolution by the respective state upheld the consumer's complaint position. Please refer to the Help for a description of these excluded complaints.

Complaint Ratios for Year 2008	Score
National Median Complaint Ratio	1.00
XXXXXXXX Co Complaint Ratio	0.78

The Complaint Ratio Score for XXXXX has been calculated to be **0.78** for the policy type Private Passenger for the year 2008. In the graph below, this score is shown as a red arrow in relation to the National Median Complaint Ratio Score for Private Passenger for the year 2008.

(0.78)

Report Criteria	
Policy Type:	Private Passenger
Complaint Year:	2008
Premium Year:	2008
Complaint Index:	0.82
National Median Complaint Index:	1.04
Complaint Share:	0.0094
Total Complaints:	383

Company Search for Complaint and Financial Information

Company Name or Company Code *

Consumer's Resident State: *

[Select State]

Statement Type:

All

Business Type:

All

See search results for:

Name:
State: Pennsylvania
Business: All
Statement: Property/Casualty



Global Receivership Information Database

GRID is a voluntary database provided by the state insurance departments to report information on insurer receiverships for consumers, claimants, and guaranty funds.

U.S. Market Share:	%
Total Premiums:	\$

NAIC Database: DSSSPL

Report Date: 10/16/2009

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