



## Pennsylvania Insurance Department Monthly Enforcement Report

July 2015

### The Office of Market Regulation

The Insurance Department's Office of Market Regulation is responsible for investigating and resolving consumer complaints; for testing and licensing insurance producers and other insurance professionals operating in the Commonwealth; and for investigating or examining insurance companies, producers and other insurance professionals that have allegedly violated Pennsylvania insurance statutes and regulations. It is the duty of this Office to ensure that insurance laws and regulations are followed and that Pennsylvania consumers receive all of the protections they are entitled to under those laws and regulations.

Through the execution of these responsibilities, the Office of Market Regulation's actions often result in:

- **Assessment of Penalties and Licensing Actions.** If a company, producer or other insurance professional is found to have violated Pennsylvania law or regulation, the Insurance Department can and does assess monetary penalties. Additionally, the Insurance Department can and does take action against individuals' licenses to include the suspension, revocation, or denial of insurance licenses.
- **Restitution Paid to Consumers:** If a consumer did not receive benefits or payments that they were entitled to under their insurance contract or under Pennsylvania law or regulation, these consumers may receive restitution after interventions by the Office of Market Regulation.

The following charts outlines the Office of Market Regulation's activities over the past month and throughout the year-to-date, including the dollar amount of penalties assessed, the dollar amount of restitution paid, and the number of consumers receiving restitution:

### This Month

Bureau	Penalties Assessed	Restitution Paid	# of Consumers Receiving Restitution
<i>Totals for the Month</i>	\$229,640	\$859,804	215
<b>Year-To-Date Totals</b>	\$1,045,496	\$115,405,095	9,337

If you believe your insurance company, agent, broker, or other related person is not complying with Pennsylvania law or regulation, or is not fulfilling their contractual obligations, please visit our [website](#) to file a complaint or view other consumer services made available by the Insurance Department.