



## Closed Confirmed Consumer Complaints by Coverage Type As of July 30, 2018

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**Report Description:** The Closed Confirmed Consumer Complaints by Coverage Type report provides counts and percentages of the types of insurance coverages. The Summary of Coverage Counts section provides count summaries for the seven insurance coverage types and percentages of total counts. The Detail of Coverage Counts section provides counts for the first and second level coverage codes for each insurance coverage type 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 in which the state department of insurance determines:

- a) The insurer, licensee, producer, or other regulated entity committed any violation of:
  - 1) an applicable state insurance law or regulation;
  - 2) a federal requirement that the state department of insurance has the authority to enforce; or
  - 3) the term/condition of an insurance policy or certificate; or
- b) The complaint and entity's response, considered together, indicate that the entity was in error.

### Summary of Coverage Counts

Type of Coverage	2018		2017		2016		2015	
	Count	% of Total	Count	% of Total	Count	% of Total	Count	% of Total
Accident & Health	27,426	37.86%	48,359	41.28%	53,982	38.73%	47,298	39.11%
Auto	21,045	29.05%	38,847	33.16%	55,774	40.01%	45,052	37.25%
Homeowners	17,518	24.19%	17,018	14.53%	15,520	11.13%	16,462	13.61%
Life & Annuity	3,913	5.40%	8,763	7.48%	9,824	7.05%	7,317	6.05%
Miscellaneous	1,248	1.72%	2,213	1.89%	2,307	1.66%	2,537	2.10%
Fire, Allied Lines & Commercial Multi-Peril	928	1.28%	1,255	1.07%	1,210	0.87%	1,410	1.17%
Liability	355	0.49%	699	0.60%	773	0.55%	874	0.72%
<b>Total</b>	<b>72,433</b>		<b>117,154</b>		<b>139,390</b>		<b>120,950</b>	

The percentages may not total 100% because each Type of Coverage % of Total is rounded to the 2nd decimal place.

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## Closed Confirmed Consumer Complaints by Coverage Type As of July 30, 2018

### Detail of Coverage Counts

Code	Coverage Type		2018	2017	2016	2015
105	Auto	Private Passenger	10,249	19,312	27,814	22,475
107	Auto	Group Private Passenger	85	97	116	64
110	Auto	Commercial	556	978	1,022	883
115	Auto	Motorcycle	80	123	132	133
120	Auto	Motorhome	61	132	110	92
123	Auto	Motorsport	5	5	17	9
124	Auto	Rental	7	25	26	22
125	Auto	State Specific	26	30	48	37
130	Auto	Liability	5,160	9,095	17,059	13,248
135	Auto	Physical Damage	778	1,663	2,010	1,855
137	Auto	Collision	1,477	2,744	2,831	2,127
138	Auto	Comprehensive	781	1,315	1,195	966
140	Auto	Medical Payments	99	209	209	209
145	Auto	UM/UIM	137	240	245	259
150	Auto	No-Fault/PIP	237	569	542	516
151	Auto	Personal Effects Coverage	0	4	4	4
152	Auto	Policy Proof of Interest	2	3	4	10
153	Auto	Rental Reimbursement	149	329	366	254
154	Auto	Towing	30	46	57	54
155	Auto	JUA Related	0	2	5	4
156	Auto	Physical Damage Waiver	0	1	2	5
157	Auto	Collision Damage Waiver	1	7	14	10
158	Auto	Supplemental Liability	1	2	3	2
159	Auto	Personal Passenger	136	168	37	39
160	Auto	State Specific	984	1,741	1,895	1,769
185	Auto	Surplus Lines	4	7	11	6
205	Fire, Allied Lines & Commercial Multi-Peril	Fire, Allied Lines	86	94	88	73
207	Fire, Allied Lines & Commercial Multi-Peril	Crop/Hail	2	3	1	1
210	Fire, Allied Lines & Commercial Multi-Peril	Commercial Multi-Peril	271	474	478	531
215	Fire, Allied Lines & Commercial Multi-Peril	Credit Property	0	7	2	13
217	Fire, Allied Lines & Commercial Multi-Peril	Dwelling Fire	151	148	150	231
218	Fire, Allied Lines & Commercial Multi-Peril	Builder's Risk	2	2	7	7
220	Fire, Allied Lines & Commercial Multi-Peril	State Specific	9	10	8	12
225	Fire, Allied Lines & Commercial Multi-Peril	Liability	56	138	151	155
230	Fire, Allied Lines & Commercial Multi-Peril	Theft	11	10	17	24
233	Fire, Allied Lines & Commercial Multi-Peril	Windstorm	36	24	21	34
235	Fire, Allied Lines & Commercial Multi-Peril	Fire - Real Property	137	167	139	124
240	Fire, Allied Lines & Commercial Multi-Peril	Personal Property	23	32	42	30
243	Fire, Allied Lines & Commercial Multi-Peril	Residual Mkt./JUA Related	3	10	11	29
245	Fire, Allied Lines & Commercial Multi-Peril	State Specific	128	126	88	130
285	Fire, Allied Lines & Commercial Multi-Peril	Surplus Lines	13	10	7	16
305	Homeowners	Homeowners	8,116	8,435	7,867	8,278
307	Homeowners	Group Homeowners	16	38	24	27
310	Homeowners	Farmowner/Ranchowner	22	47	32	62
315	Homeowners	Mobile Homeowner	272	196	141	179
317	Homeowners	Condo/Town	606	436	365	343
318	Homeowners	Renters/Tenants	200	269	297	269
320	Homeowners	State Specific	24	47	50	47
325	Homeowners	Liability	99	171	277	226
330	Homeowners	Theft	50	96	100	137
333	Homeowners	Earthquake	15	27	16	6
334	Homeowners	Flood	37	57	70	53
335	Homeowners	Fire - Real Property	725	1,053	967	921
336	Homeowners	Single Interest	0	2	2	2
337	Homeowners	Medical Payments	1	7	5	11

## Closed Confirmed Consumer Complaints by Coverage Type As of July 30, 2018

### Detail of Coverage Counts

Code	Coverage Type		2018	2017	2016	2015
338	Homeowners	In-home/Incidental Business	3	7	2	4
340	Homeowners	Personal Property	271	271	357	396
341	Homeowners	Residual Mkt./JUA Related	515	385	528	695
342	Homeowners	Replacement Cost	90	119	95	96
343	Homeowners	Loss of Use	85	93	97	97
344	Homeowners	Windstorm	1,823	526	379	410
345	Homeowners	State Specific	4,529	4,724	3,840	4,187
385	Homeowners	Surplus Lines	19	12	9	16

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405	Life & Annuity	Individual Life	1,770	3,890	4,288	3,100
410	Life & Annuity	Group Life	145	382	483	406
415	Life & Annuity	Annuities	257	590	717	542
417	Life & Annuity	Group Annuities	13	46	45	32
420	Life & Annuity	Credit Life	3	19	21	30
425	Life & Annuity	Accelerated Benefits	0	1	2	3
430	Life & Annuity	State Specific	12	29	38	40
435	Life & Annuity	Accidental Death & Dismemberment	37	86	107	100
440	Life & Annuity	Association	0	1	3	2
445	Life & Annuity	Equity Indexed	43	100	147	97
450	Life & Annuity	Fixed	76	196	203	145
455	Life & Annuity	Premium Waiver	8	39	33	20
460	Life & Annuity	Single Premium	36	69	113	74
465	Life & Annuity	Term	268	672	651	563
470	Life & Annuity	Universal	397	834	1,101	556
475	Life & Annuity	Variable	55	166	197	167
480	Life & Annuity	Whole	699	1,476	1,394	1,166
495	Life & Annuity	State Specific	94	167	281	274
505	Accident & Health	Individual	7,966	14,761	17,724	13,637
510	Accident & Health	Group	4,981	8,136	8,171	8,310
515	Accident & Health	Credit	4	17	23	28
517	Accident & Health	State Specific	259	477	379	1,164
520	Accident & Health	Accident Only	81	111	149	196
521	Accident & Health	Grandfathered	92	161	210	155
522	Accident & Health	Exchange	832	1,831	2,804	2,283
523	Accident & Health	Pharmacy Benefits	93	146	233	208
524	Accident & Health	Catastrophic	9	12	37	19
525	Accident & Health	Disability Income	238	554	578	665
526	Accident & Health	Bronze	304	802	686	388
527	Accident & Health	Silver	854	2,891	2,757	1,143
528	Accident & Health	Gold	131	541	620	359
529	Accident & Health	Platinum	85	308	370	257
530	Accident & Health	Health Only	1,987	3,544	4,697	4,599

**Closed Confirmed Consumer Complaints by Coverage Type  
As of July 30, 2018**

**Detail of Coverage Counts**

Code	Coverage Type		2018	2017	2016	2015
531	Accident & Health	Small Group	317	465	562	475
532	Accident & Health	Large Group	521	737	704	550
533	Accident & Health	Child Only	3	5	6	10
534	Accident & Health	Multi State	2	13	37	38
537	Accident & Health	Stand Alone Dental	149	299	267	335
538	Accident & Health	Autism/PDD	8	22	59	48
539	Accident & Health	Student Health	12	31	42	26
540	Accident & Health	Long-Term Care	387	700	695	686
541	Accident & Health	Home Health Care	12	10	25	34
542	Accident & Health	Short Term Limited Duration Policy	67	120	141	105
543	Accident & Health	Mental Health	331	85	132	114
545	Accident & Health	Dental	455	1,022	1,086	1,055
546	Accident & Health	Occupational Accident	1	0	4	4
547	Accident & Health	Limited Benefits	104	209	283	156
548	Accident & Health	Chiropractic	1	22	205	20
550	Accident & Health	Hospital Indemnity	58	86	89	134
551	Accident & Health	Vision	30	50	58	74
552	Accident & Health	HIPAA	7	21	16	23
553	Accident & Health	Unemployment	0	1	3	1
554	Accident & Health	Pre-existing Condition	16	27	16	21
555	Accident & Health	Cancer/Dread Disease	71	204	230	221
556	Accident & Health	Self Funded/ERISA	297	574	561	592
557	Accident & Health	COBRA	20	42	44	51
558	Accident & Health	HMO	3,683	3,863	3,618	3,034
559	Accident & Health	PPO	1,447	2,649	2,909	3,605
560	Accident & Health	State Specific	986	1,467	1,281	1,111
575	Accident & Health	Medicare Advantage	111	255	291	263
576	Accident & Health	Medicare Prescription Drug/Part D	8	32	50	53
577	Accident & Health	Medicare Supplement	194	514	543	510
578	Accident & Health	Medicare Select	9	14	22	14
580	Accident & Health	Medicare Plan A	3	13	29	22
581	Accident & Health	Medicare Plan B	8	21	14	14
582	Accident & Health	Medicare Plan C	15	48	40	42
583	Accident & Health	Medicare Plan D	5	16	15	32
584	Accident & Health	Medicare Plan E	0	5	6	7
585	Accident & Health	Medicare Plan F	105	222	249	234
586	Accident & Health	Medicare Plan G	16	54	48	24
587	Accident & Health	Medicare Plan H	0	1	1	2
588	Accident & Health	Medicare Plan I	1	3	0	4
589	Accident & Health	Medicare Plan J	4	8	5	16
590	Accident & Health	Medicare Plan K	1	1	1	2
591	Accident & Health	Medicare Plan L	0	0	3	1
592	Accident & Health	Medicare Plan M	0	0	2	0
593	Accident & Health	Medicare Plan N	5	35	36	26
594	Accident & Health	Medicare Plans Other/Unknown	37	94	104	84
595	Accident & Health	Medicare Plans Pre Standardized	3	7	12	14



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605	Liability	General	161	344	396	434
610	Liability	Products	1	4	6	10
615	Liability	Professional E & O	18	29	26	38
617	Liability	Umbrella	34	46	51	54
618	Liability	Directors & Officers	0	4	4	1
620	Liability	State Specific	20	52	34	49
625	Liability	Employment Policy	1	5	5	3
630	Liability	Excess Loss	7	5	7	10
635	Liability	Medical Professional Liability	1	3	2	10
640	Liability	Pollution	1	3	0	1
685	Liability	Surplus Lines	7	19	33	36
695	Liability	State Specific	104	185	209	228
705	Miscellaneous	Workers Compensation	460	1,090	1,209	1,524
710	Miscellaneous	Fidelity & Surety	42	69	87	85
715	Miscellaneous	Ocean Marine	3	4	12	10
720	Miscellaneous	Inland Marine	55	118	111	110
725	Miscellaneous	Title	30	87	105	117
727	Miscellaneous	In Home/Incidental Business	3	0	2	2
730	Miscellaneous	Mortgage Guaranty	1	1	0	5
733	Miscellaneous	Boiler Machinery	0	1	0	2
734	Miscellaneous	PMI	0	1	2	2
736	Miscellaneous	Surplus Lines	134	62	57	47
737	Miscellaneous	Watercraft	50	43	45	61
738	Miscellaneous	Aircraft	3	4	1	2
739	Miscellaneous	Bail Bonds	23	42	38	36
740	Miscellaneous	Warranty Contract	66	132	117	82
741	Miscellaneous	Federal Programs	32	52	53	23
742	Miscellaneous	Federal Crop	2	3	2	3
743	Miscellaneous	Federal Flood	29	72	34	39
744	Miscellaneous	Travel	232	262	263	213
745	Miscellaneous	State Specific	83	170	169	174



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