



Closed Confirmed Consumer Complaints by Coverage Type As of October 31, 2018

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 deemed 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 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	36,864	37.29%	48,407	41.30%	54,019	38.76%	47,311	39.10%
Auto	29,058	29.40%	38,848	33.14%	55,704	39.97%	45,067	37.25%
Homeowners	23,872	24.15%	17,047	14.54%	15,541	11.15%	16,478	13.62%
Life & Annuity	5,523	5.59%	8,752	7.47%	9,807	7.04%	7,316	6.05%
Miscellaneous	1,830	1.85%	2,206	1.88%	2,304	1.65%	2,537	2.10%
Fire, Allied Lines & Commercial Multi-Peril	1,160	1.17%	1,259	1.07%	1,213	0.87%	1,413	1.17%
Liability	541	0.55%	702	0.60%	775	0.56%	874	0.72%
Total	98,848		117,221		139,363		120,996	

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

Recipient agrees not to market, sell or distribute this data/report without the prior written consent of the NAIC. For reprint permission please see
www.naic.org/jsp/legal_reprints.jsp

Report reflects data reported from the state insurance departments to the NAIC as of 10/31/2018.

**Closed Confirmed Consumer Complaints by Coverage Type
As of October 31, 2018**

Detail of Coverage Counts

Code	Coverage Type		2018	2017	2016	2015
105	Auto	Private Passenger	14,222	19,314	27,783	22,480
107	Auto	Group Private Passenger	137	97	115	64
110	Auto	Commercial	773	983	1,025	883
115	Auto	Motorcycle	101	123	133	133
120	Auto	Motorhome	81	133	110	92
123	Auto	Motorsport	9	5	17	9
124	Auto	Rental	14	26	26	22
125	Auto	State Specific	35	30	48	37
130	Auto	Liability	7,139	9,088	17,044	13,253
135	Auto	Physical Damage	1,106	1,659	1,989	1,861
137	Auto	Collision	1,880	2,744	2,826	2,128
138	Auto	Comprehensive	1,075	1,317	1,197	966
140	Auto	Medical Payments	123	211	210	209
145	Auto	UM/UIM	178	239	245	259
150	Auto	No-Fault/PIP	358	570	542	516
151	Auto	Personal Effects Coverage	2	4	4	5
152	Auto	Policy Proof of Interest	1	3	4	10
153	Auto	Rental Reimbursement	224	331	366	254
154	Auto	Towing	38	45	56	54
155	Auto	JUA Related	0	2	5	4
156	Auto	Physical Damage Waiver	1	1	2	5
157	Auto	Collision Damage Waiver	2	7	14	10
158	Auto	Supplemental Liability	1	2	3	2
159	Auto	Personal Passenger	34	168	37	38
160	Auto	State Specific	1,520	1,739	1,892	1,767
185	Auto	Surplus Lines	4	7	11	6
205	Fire, Allied Lines & Commercial Multi-Peril	Fire, Allied Lines	124	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	338	477	479	533
215	Fire, Allied Lines & Commercial Multi-Peril	Credit Property	2	7	2	13
217	Fire, Allied Lines & Commercial Multi-Peril	Dwelling Fire	180	148	151	231
218	Fire, Allied Lines & Commercial Multi-Peril	Builder's Risk	2	2	7	7
220	Fire, Allied Lines & Commercial Multi-Peril	State Specific	11	10	8	12
225	Fire, Allied Lines & Commercial Multi-Peril	Liability	71	138	152	156
230	Fire, Allied Lines & Commercial Multi-Peril	Theft	13	10	17	24
233	Fire, Allied Lines & Commercial Multi-Peril	Windstorm	46	24	21	34
235	Fire, Allied Lines & Commercial Multi-Peril	Fire - Real Property	167	167	139	124
240	Fire, Allied Lines & Commercial Multi-Peril	Personal Property	32	32	42	30
243	Fire, Allied Lines & Commercial Multi-Peril	Residual Mkt./JUA Related	8	10	11	29
245	Fire, Allied Lines & Commercial Multi-Peril	State Specific	149	127	88	130
285	Fire, Allied Lines & Commercial Multi-Peril	Surplus Lines	15	10	7	16
305	Homeowners	Homeowners	11,150	8,455	7,880	8,287
307	Homeowners	Group Homeowners	23	38	24	27
310	Homeowners	Farmowner/Ranchowner	29	47	32	62
315	Homeowners	Mobile Homeowner	326	196	141	179
317	Homeowners	Condo/Town	831	436	365	343
318	Homeowners	Renters/Tenants	279	269	297	269
320	Homeowners	State Specific	29	47	50	47
325	Homeowners	Liability	134	171	277	226
330	Homeowners	Theft	77	96	100	137
333	Homeowners	Earthquake	22	27	16	6
334	Homeowners	Flood	52	58	70	53
335	Homeowners	Fire - Real Property	896	1,052	968	921
336	Homeowners	Single Interest	1	2	2	2
337	Homeowners	Medical Payments	5	7	5	11

Closed Confirmed Consumer Complaints by Coverage Type As of October 31, 2018

Detail of Coverage Counts

Code	Coverage Type		2018	2017	2016	2015
338	Homeowners	In-home/Incidental Business	4	7	2	4
340	Homeowners	Personal Property	326	271	357	396
341	Homeowners	Residual Mkt./JUA Related	759	385	528	695
342	Homeowners	Replacement Cost	119	119	95	96
343	Homeowners	Loss of Use	111	91	97	97
344	Homeowners	Windstorm	2,205	525	379	410
345	Homeowners	State Specific	6,468	4,736	3,847	4,194
385	Homeowners	Surplus Lines	26	12	9	16

Recipient agrees not to market, sell or distribute this data/report without the prior written consent of the NAIC. For reprint permission please see www.naic.org/jsp/legal_reprints.jsp

Report reflects data reported from the state insurance departments to the NAIC as of 10/31/2018.

405	Life & Annuity	Individual Life	2,457	3,888	4,281	3,096
410	Life & Annuity	Group Life	216	379	481	405
415	Life & Annuity	Annuities	369	589	717	547
417	Life & Annuity	Group Annuities	21	46	45	32
420	Life & Annuity	Credit Life	7	19	21	30
425	Life & Annuity	Accelerated Benefits	0	1	2	3
430	Life & Annuity	State Specific	16	29	37	40
435	Life & Annuity	Accidental Death & Dismemberment	57	86	107	100
440	Life & Annuity	Association	1	1	3	2
445	Life & Annuity	Equity Indexed	66	99	147	98
450	Life & Annuity	Fixed	106	196	203	145
455	Life & Annuity	Premium Waiver	10	39	33	19
460	Life & Annuity	Single Premium	54	69	113	74
465	Life & Annuity	Term	403	668	647	562
470	Life & Annuity	Universal	569	833	1,102	557
475	Life & Annuity	Variable	79	167	197	167
480	Life & Annuity	Whole	964	1,476	1,390	1,163
495	Life & Annuity	State Specific	128	167	281	276
505	Accident & Health	Individual	10,475	14,788	17,735	13,650
510	Accident & Health	Group	6,883	8,133	8,168	8,304
515	Accident & Health	Credit	5	17	23	28
517	Accident & Health	State Specific	390	477	379	1,163
520	Accident & Health	Accident Only	107	113	148	196
521	Accident & Health	Grandfathered	122	160	210	155
522	Accident & Health	Exchange	1,070	1,831	2,808	2,285
523	Accident & Health	Pharmacy Benefits	149	150	235	208
524	Accident & Health	Catastrophic	11	12	37	19
525	Accident & Health	Disability Income	348	550	576	663
526	Accident & Health	Bronze	410	804	687	388
527	Accident & Health	Silver	1,142	2,890	2,759	1,146
528	Accident & Health	Gold	177	541	621	359
529	Accident & Health	Platinum	101	308	371	257
530	Accident & Health	Health Only	2,602	3,558	4,702	4,608

Closed Confirmed Consumer Complaints by Coverage Type As of October 31, 2018

Detail of Coverage Counts

Code	Coverage Type		2018	2017	2016	2015
531	Accident & Health	Small Group	468	465	563	475
532	Accident & Health	Large Group	781	738	708	550
533	Accident & Health	Child Only	4	5	6	10
534	Accident & Health	Multi State	2	13	37	38
537	Accident & Health	Stand Alone Dental	227	299	267	335
538	Accident & Health	Autism/PDD	20	22	59	48
539	Accident & Health	Student Health	18	31	41	26
540	Accident & Health	Long-Term Care	554	700	686	674
541	Accident & Health	Home Health Care	18	10	26	32
542	Accident & Health	Short Term Limited Duration Policy	89	121	144	106
543	Accident & Health	Mental Health	347	86	131	114
545	Accident & Health	Dental	599	1,022	1,087	1,058
546	Accident & Health	Occupational Accident	2	0	4	4
547	Accident & Health	Limited Benefits	163	209	281	154
548	Accident & Health	Chiropractic	2	22	205	20
550	Accident & Health	Hospital Indemnity	88	86	90	135
551	Accident & Health	Vision	44	50	58	76
552	Accident & Health	HIPAA	10	21	16	23
553	Accident & Health	Unemployment	0	1	3	1
554	Accident & Health	Pre-existing Condition	23	27	16	21
555	Accident & Health	Cancer/Dread Disease	115	201	225	217
556	Accident & Health	Self Funded/ERISA	408	573	561	592
557	Accident & Health	COBRA	29	42	44	51
558	Accident & Health	HMO	4,655	3,832	3,620	3,032
559	Accident & Health	PPO	2,072	2,677	2,914	3,603
560	Accident & Health	State Specific	1,337	1,467	1,281	1,114
575	Accident & Health	Medicare Advantage	154	255	291	263
576	Accident & Health	Medicare Prescription Drug/Part D	19	32	50	54
577	Accident & Health	Medicare Supplement	301	521	550	514
578	Accident & Health	Medicare Select	11	13	23	14
580	Accident & Health	Medicare Plan A	6	13	30	24
581	Accident & Health	Medicare Plan B	9	23	14	14
582	Accident & Health	Medicare Plan C	19	47	40	42
583	Accident & Health	Medicare Plan D	10	16	15	32
584	Accident & Health	Medicare Plan E	1	5	6	7
585	Accident & Health	Medicare Plan F	148	226	254	236
586	Accident & Health	Medicare Plan G	27	55	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	9	8	5	16
590	Accident & Health	Medicare Plan K	2	1	1	2
591	Accident & Health	Medicare Plan L	1	0	3	1
592	Accident & Health	Medicare Plan M	0	0	2	0
593	Accident & Health	Medicare Plan N	13	35	37	26
594	Accident & Health	Medicare Plans Other/Unknown	61	94	105	84
595	Accident & Health	Medicare Plans Pre Standardized	5	7	12	14



Closed Confirmed Consumer Complaints by Coverage Type As of October 31, 2018

Detail of Coverage Counts

Code	Coverage Type	2018	2017	2016	2015
------	---------------	------	------	------	------

Recipient agrees not to market, sell or distribute this data/report without the prior written consent of the NAIC. For reprint permission please see www.naic.org/jsp/legal_reprints.jsp

Report reflects data reported from the state insurance departments to the NAIC as of 10/31/2018.

605	Liability	General	251	344	397	434
610	Liability	Products	3	4	6	10
615	Liability	Professional E & O	23	29	26	38
617	Liability	Umbrella	51	48	52	54
618	Liability	Directors & Officers	0	4	4	1
620	Liability	State Specific	29	52	34	49
625	Liability	Employment Policy	3	5	5	3
630	Liability	Excess Loss	10	5	7	10
635	Liability	Medical Professional Liability	1	3	2	10
640	Liability	Pollution	2	3	0	1
685	Liability	Surplus Lines	8	19	33	36
695	Liability	State Specific	160	186	209	228
705	Miscellaneous	Workers Compensation	685	1,089	1,208	1,524
710	Miscellaneous	Fidelity & Surety	69	69	87	85
715	Miscellaneous	Ocean Marine	7	4	11	10
720	Miscellaneous	Inland Marine	71	118	110	111
725	Miscellaneous	Title	48	87	105	117
727	Miscellaneous	In Home/Incidental Business	3	0	2	2
730	Miscellaneous	Mortgage Guaranty	2	1	0	4
733	Miscellaneous	Boiler Machinery	0	1	0	2
734	Miscellaneous	PMI	0	1	2	2
736	Miscellaneous	Surplus Lines	223	62	57	47
737	Miscellaneous	Watercraft	61	43	46	61
738	Miscellaneous	Aircraft	3	4	1	2
739	Miscellaneous	Bail Bonds	37	42	38	36
740	Miscellaneous	Warranty Contract	93	127	116	82
741	Miscellaneous	Federal Programs	38	52	53	23
742	Miscellaneous	Federal Crop	2	3	2	3
743	Miscellaneous	Federal Flood	42	72	34	39
744	Miscellaneous	Travel	324	262	263	213
745	Miscellaneous	State Specific	122	169	169	174



Closed Confirmed Consumer Complaints by Coverage Type As of October 31, 2018

Detail of Coverage Counts

Code	Coverage Type	2018	2017	2016	2015
------	---------------	------	------	------	------

Report reflects data reported from the state insurance departments to the NAIC as of 10/31/2018.

Recipient agrees not to market, sell or distribute this data/report without the prior written consent of the NAIC. For reprint permission please see www.naic.org/jsp/legal_reprints.jsp

Report reflects data reported from the state insurance departments to the NAIC as of 10/31/2018.