



Closed Confirmed Consumer Complaints by Coverage Type As of May 30, 2019

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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	2019		2018		2017		2016	
	Count	% of Total	Count	% of Total	Count	% of Total	Count	% of Total
Accident & Health	13,920	39.71%	40,428	39.16%	41,731	42.00%	48,178	39.21%
Auto	10,984	31.33%	30,751	29.79%	33,287	33.50%	50,263	40.91%
Homeowners	6,809	19.42%	22,493	21.79%	13,325	13.41%	12,352	10.05%
Life & Annuity	2,000	5.70%	6,048	5.86%	7,581	7.63%	8,414	6.85%
Miscellaneous	663	1.89%	1,862	1.80%	1,917	1.93%	2,041	1.66%
Fire, Allied Lines & Commercial Multi-Peril	471	1.34%	1,099	1.06%	1,002	1.01%	1,039	0.85%
Liability	211	0.60%	548	0.53%	511	0.51%	589	0.48%
Total	35,058		103,229		99,354		122,876	

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

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Detail of Coverage Counts

Code	Coverage Type		2019	2018	2017	2016
105	Auto	Private Passenger	5,469	15,259	16,744	25,224
107	Auto	Group Private Passenger	62	151	95	114
110	Auto	Commercial	313	845	854	894
115	Auto	Motorcycle	22	102	111	125
120	Auto	Motorhome	31	83	106	89
123	Auto	Motorsport	3	9	5	17
124	Auto	Rental	10	18	26	26
125	Auto	State Specific	19	36	29	45
130	Auto	Liability	2,961	7,971	8,078	16,027
135	Auto	Physical Damage	311	938	1,224	1,594
137	Auto	Collision	726	2,199	2,568	2,642
138	Auto	Comprehensive	420	1,194	1,235	1,143
140	Auto	Medical Payments	51	143	206	206
145	Auto	UM/UIM	72	217	217	219
150	Auto	No-Fault/PIP	125	355	454	441
151	Auto	Personal Effects Coverage	3	5	4	4
152	Auto	Policy Proof of Interest	0	0	4	4
153	Auto	Rental Reimbursement	105	296	303	341
154	Auto	Towing	22	55	44	52
155	Auto	JUA Related	0	1	2	4
156	Auto	Physical Damage Waiver	0	1	1	2
157	Auto	Collision Damage Waiver	2	2	8	14
158	Auto	Supplemental Liability	2	1	2	3
159	Auto	Personal Passenger	8	43	168	37
160	Auto	State Specific	247	824	791	987
185	Auto	Surplus Lines	0	3	8	9
205	Fire, Allied Lines & Commercial Multi-Peril	Fire, Allied Lines	33	111	55	58
207	Fire, Allied Lines & Commercial Multi-Peril	Crop/Hail	1	3	1	1
210	Fire, Allied Lines & Commercial Multi-Peril	Commercial Multi-Peril	189	356	441	448
215	Fire, Allied Lines & Commercial Multi-Peril	Credit Property	0	5	7	2
217	Fire, Allied Lines & Commercial Multi-Peril	Dwelling Fire	50	154	103	124
218	Fire, Allied Lines & Commercial Multi-Peril	Builder's Risk	1	3	2	7
220	Fire, Allied Lines & Commercial Multi-Peril	State Specific	4	12	3	8
225	Fire, Allied Lines & Commercial Multi-Peril	Liability	46	81	114	139
230	Fire, Allied Lines & Commercial Multi-Peril	Theft	5	19	8	13
233	Fire, Allied Lines & Commercial Multi-Peril	Windstorm	16	29	20	16
235	Fire, Allied Lines & Commercial Multi-Peril	Fire - Real Property	75	175	128	113
240	Fire, Allied Lines & Commercial Multi-Peril	Personal Property	8	30	23	37
243	Fire, Allied Lines & Commercial Multi-Peril	Residual Mkt./JUA Related	2	7	4	8
245	Fire, Allied Lines & Commercial Multi-Peril	State Specific	40	102	89	60
285	Fire, Allied Lines & Commercial Multi-Peril	Surplus Lines	1	12	4	5
305	Homeowners	Homeowners	3,370	10,915	6,866	6,476
307	Homeowners	Group Homeowners	11	42	38	24
310	Homeowners	Farmowner/Ranchowner	14	35	47	32
315	Homeowners	Mobile Homeowner	58	200	119	94
317	Homeowners	Condo/Town	162	666	290	256
318	Homeowners	Renters/Tenants	109	296	241	265
320	Homeowners	State Specific	10	25	45	46
325	Homeowners	Liability	69	193	164	225
330	Homeowners	Theft	25	76	89	93
333	Homeowners	Earthquake	4	25	27	16
334	Homeowners	Flood	16	64	57	66
335	Homeowners	Fire - Real Property	465	1,147	1,049	877
336	Homeowners	Single Interest	0	1	2	2
337	Homeowners	Medical Payments	2	8	7	5

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Code	Coverage Type		2019	2018	2017	2016
338	Homeowners	In-home/Incidental Business	1	2	6	2
340	Homeowners	Personal Property	109	353	226	277
341	Homeowners	Residual Mkt./JUA Related	183	707	273	322
342	Homeowners	Replacement Cost	39	93	82	86
343	Homeowners	Loss of Use	66	136	85	84
344	Homeowners	Windstorm	362	1,566	428	332
345	Homeowners	State Specific	1,732	5,926	3,175	2,767
385	Homeowners	Surplus Lines	2	17	9	5

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405	Life & Annuity	Individual Life	882	2,712	3,423	3,736
410	Life & Annuity	Group Life	91	255	333	436
415	Life & Annuity	Annuities	146	387	516	612
417	Life & Annuity	Group Annuities	15	26	41	41
420	Life & Annuity	Credit Life	4	4	17	19
425	Life & Annuity	Accelerated Benefits	1	1	1	1
430	Life & Annuity	State Specific	7	17	23	29
435	Life & Annuity	Accidental Death & Dismemberment	20	49	69	93
440	Life & Annuity	Association	1	2	1	3
445	Life & Annuity	Equity Indexed	16	59	89	131
450	Life & Annuity	Fixed	46	114	172	178
455	Life & Annuity	Premium Waiver	4	12	29	20
460	Life & Annuity	Single Premium	24	63	51	88
465	Life & Annuity	Term	181	470	577	532
470	Life & Annuity	Universal	174	621	714	938
475	Life & Annuity	Variable	32	87	142	155
480	Life & Annuity	Whole	316	1,031	1,236	1,162
495	Life & Annuity	State Specific	40	138	147	240
505	Accident & Health	Individual	3,707	10,961	12,210	15,520
510	Accident & Health	Group	2,899	7,936	7,371	7,443
515	Accident & Health	Credit	3	7	15	21
517	Accident & Health	State Specific	130	466	477	371
520	Accident & Health	Accident Only	39	119	96	124
521	Accident & Health	Grandfathered	48	146	155	204
522	Accident & Health	Exchange	490	1,196	1,696	2,732
523	Accident & Health	Pharmacy Benefits	71	171	142	226
524	Accident & Health	Catastrophic	6	10	11	36
525	Accident & Health	Disability Income	148	389	446	481
526	Accident & Health	Bronze	153	331	519	584
527	Accident & Health	Silver	310	823	1,848	2,178
528	Accident & Health	Gold	80	180	415	542
529	Accident & Health	Platinum	60	84	181	255
530	Accident & Health	Health Only	1,236	3,229	3,493	4,641

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Code	Coverage Type		2019	2018	2017	2016
531	Accident & Health	Small Group	195	577	441	549
532	Accident & Health	Large Group	414	954	628	667
533	Accident & Health	Child Only	0	3	4	6
534	Accident & Health	Multi State	0	2	13	37
537	Accident & Health	Stand Alone Dental	126	322	290	264
538	Accident & Health	Autism/PDD	9	28	22	57
539	Accident & Health	Student Health	12	28	31	41
540	Accident & Health	Long-Term Care	230	579	598	577
541	Accident & Health	Home Health Care	4	18	9	21
542	Accident & Health	Short Term Limited Duration Policy	59	98	117	141
543	Accident & Health	Mental Health	224	446	90	132
545	Accident & Health	Dental	294	687	861	954
546	Accident & Health	Occupational Accident	1	2	0	4
547	Accident & Health	Limited Benefits	57	151	176	250
548	Accident & Health	Chiropractic	5	33	21	206
550	Accident & Health	Hospital Indemnity	32	94	70	73
551	Accident & Health	Vision	19	52	45	56
552	Accident & Health	HIPAA	0	9	15	15
553	Accident & Health	Unemployment	1	0	1	3
554	Accident & Health	Pre-existing Condition	0	12	9	5
555	Accident & Health	Cancer/Dread Disease	63	134	165	188
556	Accident & Health	Self Funded/ERISA	95	357	419	395
557	Accident & Health	COBRA	14	29	37	35
558	Accident & Health	HMO	1,193	4,821	3,558	3,201
559	Accident & Health	PPO	788	2,340	2,321	2,507
560	Accident & Health	State Specific	291	1,690	1,516	1,183
575	Accident & Health	Medicare Advantage	43	148	188	204
576	Accident & Health	Medicare Prescription Drug/Part D	7	18	19	37
577	Accident & Health	Medicare Supplement	177	362	483	481
578	Accident & Health	Medicare Select	5	12	13	25
580	Accident & Health	Medicare Plan A	2	4	14	19
581	Accident & Health	Medicare Plan B	4	8	17	7
582	Accident & Health	Medicare Plan C	6	20	44	36
583	Accident & Health	Medicare Plan D	8	8	9	11
584	Accident & Health	Medicare Plan E	0	1	5	6
585	Accident & Health	Medicare Plan F	70	180	201	222
586	Accident & Health	Medicare Plan G	30	34	53	43
587	Accident & Health	Medicare Plan H	0	0	1	1
588	Accident & Health	Medicare Plan I	0	3	3	0
589	Accident & Health	Medicare Plan J	3	12	7	4
590	Accident & Health	Medicare Plan K	0	3	1	1
591	Accident & Health	Medicare Plan L	1	1	0	2
592	Accident & Health	Medicare Plan M	0	0	0	2
593	Accident & Health	Medicare Plan N	19	15	35	34
594	Accident & Health	Medicare Plans Other/Unknown	39	80	100	108
595	Accident & Health	Medicare Plans Pre Standardized	0	5	6	10



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605	Liability	General	132	272	287	317
610	Liability	Products	3	4	4	6
615	Liability	Professional E & O	5	25	22	25
617	Liability	Umbrella	20	66	39	49
618	Liability	Directors & Officers	1	1	3	2
620	Liability	State Specific	5	23	32	26
625	Liability	Employment Policy	5	3	5	5
630	Liability	Excess Loss	5	10	6	7
635	Liability	Medical Professional Liability	0	3	3	2
640	Liability	Pollution	0	4	3	0
685	Liability	Surplus Lines	6	11	10	23
695	Liability	State Specific	29	126	97	127
705	Miscellaneous	Workers Compensation	285	786	1,062	1,173
710	Miscellaneous	Fidelity & Surety	18	58	42	61
715	Miscellaneous	Ocean Marine	5	8	4	9
720	Miscellaneous	Inland Marine	33	88	104	102
725	Miscellaneous	Title	21	39	64	82
727	Miscellaneous	In Home/Incidental Business	0	4	0	2
730	Miscellaneous	Mortgage Guaranty	0	1	0	0
733	Miscellaneous	Boiler Machinery	0	0	0	0
734	Miscellaneous	PMI	0	0	1	1
736	Miscellaneous	Surplus Lines	63	126	28	24
737	Miscellaneous	Watercraft	16	49	31	29
738	Miscellaneous	Aircraft	1	2	3	1
739	Miscellaneous	Bail Bonds	11	39	34	29
740	Miscellaneous	Warranty Contract	31	99	97	86
741	Miscellaneous	Federal Programs	1	27	32	31
742	Miscellaneous	Federal Crop	0	2	3	2
743	Miscellaneous	Federal Flood	10	18	29	18
744	Miscellaneous	Travel	115	377	231	238
745	Miscellaneous	State Specific	53	139	152	153



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