



## Closed Confirmed Consumer Complaints by Coverage Type As of January 31, 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	1,726	47.77%	40,510	39.44%	41,857	42.08%	48,116	39.17%
Auto	1,224	33.88%	30,809	30.00%	33,310	33.49%	50,307	40.95%
Homeowners	320	8.86%	21,820	21.24%	13,323	13.39%	12,347	10.05%
Life & Annuity	239	6.62%	6,051	5.89%	7,544	7.58%	8,397	6.84%
Miscellaneous	54	1.49%	1,882	1.83%	1,922	1.93%	2,045	1.66%
Fire, Allied Lines & Commercial Multi-Peril	30	0.83%	1,087	1.06%	1,002	1.01%	1,041	0.85%
Liability	20	0.55%	552	0.54%	517	0.52%	587	0.48%
<b>Total</b>	<b>3,613</b>		<b>102,711</b>		<b>99,475</b>		<b>122,840</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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### Detail of Coverage Counts

Code	Coverage Type		2019	2018	2017	2016
105	Auto	Private Passenger	614	15,253	16,755	25,247
107	Auto	Group Private Passenger	15	166	96	115
110	Auto	Commercial	41	861	854	894
115	Auto	Motorcycle	3	102	111	125
120	Auto	Motorhome	5	83	106	89
123	Auto	Motorsport	0	9	5	17
124	Auto	Rental	1	20	26	26
125	Auto	State Specific	1	38	29	45
130	Auto	Liability	325	7,982	8,084	16,037
135	Auto	Physical Damage	32	942	1,227	1,601
137	Auto	Collision	47	2,205	2,568	2,643
138	Auto	Comprehensive	55	1,191	1,237	1,144
140	Auto	Medical Payments	10	144	205	206
145	Auto	UM/UIM	10	216	217	218
150	Auto	No-Fault/PIP	27	359	454	442
151	Auto	Personal Effects Coverage	2	5	4	4
152	Auto	Policy Proof of Interest	0	1	4	4
153	Auto	Rental Reimbursement	12	296	303	341
154	Auto	Towing	1	56	44	52
155	Auto	JUA Related	0	0	2	5
156	Auto	Physical Damage Waiver	0	1	1	2
157	Auto	Collision Damage Waiver	0	3	8	14
158	Auto	Supplemental Liability	1	1	2	3
159	Auto	Personal Passenger	2	42	168	37
160	Auto	State Specific	20	830	792	987
185	Auto	Surplus Lines	0	3	8	9
205	Fire, Allied Lines & Commercial Multi-Peril	Fire, Allied Lines	1	111	55	58
207	Fire, Allied Lines & Commercial Multi-Peril	Crop/Hail	0	3	1	1
210	Fire, Allied Lines & Commercial Multi-Peril	Commercial Multi-Peril	17	356	441	449
215	Fire, Allied Lines & Commercial Multi-Peril	Credit Property	0	2	7	2
217	Fire, Allied Lines & Commercial Multi-Peril	Dwelling Fire	2	150	103	124
218	Fire, Allied Lines & Commercial Multi-Peril	Builder's Risk	0	4	2	7
220	Fire, Allied Lines & Commercial Multi-Peril	State Specific	0	12	3	8
225	Fire, Allied Lines & Commercial Multi-Peril	Liability	5	82	114	140
230	Fire, Allied Lines & Commercial Multi-Peril	Theft	1	18	8	13
233	Fire, Allied Lines & Commercial Multi-Peril	Windstorm	0	26	20	16
235	Fire, Allied Lines & Commercial Multi-Peril	Fire - Real Property	1	172	128	113
240	Fire, Allied Lines & Commercial Multi-Peril	Personal Property	0	29	23	37
243	Fire, Allied Lines & Commercial Multi-Peril	Residual Mkt./JUA Related	0	7	4	8
245	Fire, Allied Lines & Commercial Multi-Peril	State Specific	3	103	89	60
285	Fire, Allied Lines & Commercial Multi-Peril	Surplus Lines	0	12	4	5
305	Homeowners	Homeowners	193	10,586	6,865	6,474
307	Homeowners	Group Homeowners	5	44	38	24
310	Homeowners	Farmowner/Ranchowner	3	35	47	32
315	Homeowners	Mobile Homeowner	1	198	119	94
317	Homeowners	Condo/Town	6	662	290	256
318	Homeowners	Renters/Tenants	9	297	241	265
320	Homeowners	State Specific	0	25	45	46
325	Homeowners	Liability	7	196	164	225
330	Homeowners	Theft	1	77	89	93
333	Homeowners	Earthquake	0	25	27	16
334	Homeowners	Flood	4	64	57	66
335	Homeowners	Fire - Real Property	32	1,146	1,051	877
336	Homeowners	Single Interest	0	1	2	2
337	Homeowners	Medical Payments	0	8	7	5

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Code	Coverage Type		2019	2018	2017	2016
338	Homeowners	In-home/Incidental Business	0	2	6	2
340	Homeowners	Personal Property	7	356	226	277
341	Homeowners	Residual Mkt./JUA Related	0	704	268	320
342	Homeowners	Replacement Cost	3	92	82	86
343	Homeowners	Loss of Use	5	136	84	84
344	Homeowners	Windstorm	23	1,243	428	332
345	Homeowners	State Specific	21	5,905	3,178	2,766
385	Homeowners	Surplus Lines	0	18	9	5

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405	Life & Annuity	Individual Life	111	2,723	3,422	3,739
410	Life & Annuity	Group Life	14	256	333	436
415	Life & Annuity	Annuities	17	388	517	612
417	Life & Annuity	Group Annuities	2	24	41	41
420	Life & Annuity	Credit Life	2	4	17	19
425	Life & Annuity	Accelerated Benefits	0	1	1	1
430	Life & Annuity	State Specific	0	17	23	29
435	Life & Annuity	Accidental Death & Dismemberment	0	50	69	93
440	Life & Annuity	Association	1	2	1	3
445	Life & Annuity	Equity Indexed	3	57	87	131
450	Life & Annuity	Fixed	6	113	169	171
455	Life & Annuity	Premium Waiver	0	12	29	20
460	Life & Annuity	Single Premium	2	61	51	88
465	Life & Annuity	Term	21	468	570	532
470	Life & Annuity	Universal	17	619	699	931
475	Life & Annuity	Variable	1	87	137	152
480	Life & Annuity	Whole	39	1,032	1,231	1,159
495	Life & Annuity	State Specific	3	137	147	240
505	Accident & Health	Individual	515	11,034	12,317	15,560
510	Accident & Health	Group	325	7,999	7,371	7,442
515	Accident & Health	Credit	0	6	15	21
517	Accident & Health	State Specific	24	468	477	371
520	Accident & Health	Accident Only	2	115	95	124
521	Accident & Health	Grandfathered	0	146	154	205
522	Accident & Health	Exchange	57	1,224	1,805	2,779
523	Accident & Health	Pharmacy Benefits	11	173	141	226
524	Accident & Health	Catastrophic	0	11	11	36
525	Accident & Health	Disability Income	17	391	446	483
526	Accident & Health	Bronze	14	326	509	552
527	Accident & Health	Silver	22	816	1,822	2,065
528	Accident & Health	Gold	8	181	407	503
529	Accident & Health	Platinum	2	83	180	239
530	Accident & Health	Health Only	95	3,276	3,580	4,678

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Code	Coverage Type		2019	2018	2017	2016
531	Accident & Health	Small Group	14	577	441	548
532	Accident & Health	Large Group	42	953	627	664
533	Accident & Health	Child Only	0	3	4	6
534	Accident & Health	Multi State	0	2	13	37
537	Accident & Health	Stand Alone Dental	3	323	290	264
538	Accident & Health	Autism/PDD	1	28	22	58
539	Accident & Health	Student Health	2	28	31	41
540	Accident & Health	Long-Term Care	13	584	597	571
541	Accident & Health	Home Health Care	1	17	9	17
542	Accident & Health	Short Term Limited Duration Policy	8	96	117	141
543	Accident & Health	Mental Health	2	432	80	125
545	Accident & Health	Dental	43	681	851	947
546	Accident & Health	Occupational Accident	0	2	0	4
547	Accident & Health	Limited Benefits	6	149	173	246
548	Accident & Health	Chiropractic	4	30	20	205
550	Accident & Health	Hospital Indemnity	2	93	69	73
551	Accident & Health	Vision	3	52	45	56
552	Accident & Health	HIPAA	0	8	12	15
553	Accident & Health	Unemployment	0	0	1	3
554	Accident & Health	Pre-existing Condition	0	12	9	5
555	Accident & Health	Cancer/Dread Disease	8	129	165	187
556	Accident & Health	Self Funded/ERISA	7	355	421	395
557	Accident & Health	COBRA	1	30	37	35
558	Accident & Health	HMO	258	4,894	3,561	3,200
559	Accident & Health	PPO	109	2,321	2,320	2,504
560	Accident & Health	State Specific	53	1,572	1,453	1,258
575	Accident & Health	Medicare Advantage	3	148	188	204
576	Accident & Health	Medicare Prescription Drug/Part D	1	18	19	37
577	Accident & Health	Medicare Supplement	23	351	463	470
578	Accident & Health	Medicare Select	2	11	13	23
580	Accident & Health	Medicare Plan A	1	2	12	18
581	Accident & Health	Medicare Plan B	0	8	17	7
582	Accident & Health	Medicare Plan C	1	20	44	36
583	Accident & Health	Medicare Plan D	2	7	8	10
584	Accident & Health	Medicare Plan E	0	1	5	6
585	Accident & Health	Medicare Plan F	8	174	196	218
586	Accident & Health	Medicare Plan G	7	34	52	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	1	12	7	4
590	Accident & Health	Medicare Plan K	0	3	1	1
591	Accident & Health	Medicare Plan L	0	1	0	2
592	Accident & Health	Medicare Plan M	0	0	0	2
593	Accident & Health	Medicare Plan N	2	15	34	34
594	Accident & Health	Medicare Plans Other/Unknown	3	77	90	101
595	Accident & Health	Medicare Plans Pre Standardized	0	5	6	10



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605	Liability	General	10	275	289	316
610	Liability	Products	1	4	4	6
615	Liability	Professional E & O	0	25	22	25
617	Liability	Umbrella	2	64	40	48
618	Liability	Directors & Officers	1	1	3	2
620	Liability	State Specific	1	23	32	26
625	Liability	Employment Policy	1	4	5	5
630	Liability	Excess Loss	0	10	6	7
635	Liability	Medical Professional Liability	0	3	3	2
640	Liability	Pollution	0	4	3	0
685	Liability	Surplus Lines	1	11	11	23
695	Liability	State Specific	3	128	99	127
705	Miscellaneous	Workers Compensation	29	786	1,065	1,173
710	Miscellaneous	Fidelity & Surety	1	58	42	61
715	Miscellaneous	Ocean Marine	1	8	4	9
720	Miscellaneous	Inland Marine	1	87	104	102
725	Miscellaneous	Title	1	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	0	151	30	25
737	Miscellaneous	Watercraft	0	49	31	30
738	Miscellaneous	Aircraft	0	2	3	1
739	Miscellaneous	Bail Bonds	1	39	34	29
740	Miscellaneous	Warranty Contract	3	97	97	86
741	Miscellaneous	Federal Programs	0	27	32	33
742	Miscellaneous	Federal Crop	0	2	3	2
743	Miscellaneous	Federal Flood	1	19	29	18
744	Miscellaneous	Travel	10	376	231	238
745	Miscellaneous	State Specific	6	137	152	153



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