



Dispositions Regarding Closed Confirmed Consumer Complaints 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 deem 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 Dispositions Regarding Closed Confirmed Consumer Complaints report tracks the counts for the dispositions 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.

Code	Disposition	2018	2017	2016	2015
1208	Compromised Settlement/Resolution	11,298	13,317	17,223	17,024
1225	Claim Reopened	351	429	559	511
1230	Claim Settled	10,876	14,783	17,150	18,474
1235	No Action Requested/Required	761	1,506	4,046	2,442
1239	Referred to Another Department	77	148	182	140
1240	Referred to Proper Agency	96	205	267	169
1257	Fine	22	46	94	73
1280	Referred for Disciplinary Action	1,990	2,777	2,773	2,283
1290	Contract Provision/Legal Issue	2,863	3,184	3,752	4,150
1295	Company Position Upheld	8,163	12,206	14,227	13,126
1300	No Jurisdiction	587	1,288	1,631	1,579
1305	Insufficient Information	164	223	254	285
1310	State Specific	3,866	4,918	12,578	10,247
1311	Company Position Overturned	14,759	15,122	12,358	8,813
1312	Complaint Withdrawn	348	311	329	336

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