



Dispositions Regarding Closed Confirmed Consumer Complaints As of January 31, 2019

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 | 2019 | 2018 | 2017 | 2016 |
|------|-----------------------------------|------|--------|--------|--------|
| 1208 | Compromised Settlement/Resolution | 433 | 14,434 | 13,343 | 17,212 |
| 1225 | Claim Reopened | 26 | 430 | 429 | 560 |
| 1230 | Claim Settled | 483 | 13,419 | 14,805 | 17,148 |
| 1235 | No Action Requested/Required | 35 | 1,136 | 1,580 | 4,035 |
| 1239 | Referred to Another Department | 5 | 168 | 154 | 182 |
| 1240 | Referred to Proper Agency | 2 | 244 | 220 | 266 |
| 1257 | Fine | 1 | 28 | 46 | 94 |
| 1280 | Referred for Disciplinary Action | 123 | 2,409 | 2,779 | 2,778 |
| 1290 | Contract Provision/Legal Issue | 95 | 2,037 | 2,234 | 3,024 |
| 1295 | Company Position Upheld | 106 | 2,703 | 4,856 | 7,318 |
| 1300 | No Jurisdiction | 17 | 532 | 893 | 1,250 |
| 1305 | Insufficient Information | 1 | 147 | 115 | 147 |
| 1310 | State Specific | 155 | 4,944 | 4,912 | 12,572 |
| 1311 | Company Position Overturned | 782 | 17,319 | 15,121 | 12,361 |
| 1312 | Complaint Withdrawn | 4 | 64 | 94 | 117 |

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Report reflects data reported from the state insurance departments to the NAIC as of 1/31/2019.