



Dispositions Regarding Closed Confirmed Consumer Complaints As of July 30, 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	8,041	13,601	17,452	17,064
1225	Claim Reopened	256	436	563	510
1230	Claim Settled	8,046	14,777	17,190	18,470
1235	No Action Requested/Required	571	1,515	4,046	2,439
1239	Referred to Another Department	56	147	182	140
1240	Referred to Proper Agency	75	205	267	169
1257	Fine	15	45	94	73
1280	Referred for Disciplinary Action	1,394	2,773	2,774	2,283
1290	Contract Provision/Legal Issue	2,019	3,160	3,753	4,147
1295	Company Position Upheld	6,071	12,204	14,226	13,136
1300	No Jurisdiction	470	1,289	1,624	1,578
1305	Insufficient Information	124	223	254	281
1310	State Specific	2,575	4,598	12,310	10,183
1311	Company Position Overturned	11,034	15,088	12,353	8,809
1312	Complaint Withdrawn	240	311	328	336

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Report reflects data reported from the state insurance departments to the NAIC as of 7/30/2018.