Reasons Why Closed Confirmed Consumer Complaints Were Reported
As of September 25, 2017

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 Reasons Why Closed Confirmed Consumer Complaints Were Reported report provides the counts and percentages of the reasons consumers complain about their coverage (claim delays, claim denials, cancellation, premium increases, etc.). The Top 10 Reasons section of the report provides a listing of the top 10 reasons with counts and percentages of total counts. The All Reasons section provides the counts for all reasons 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.

Top 10 Reasons

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<th>Reason for Complaint</th>
<th>Count</th>
<th>% of All Reasons</th>
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### Reasons Why Closed Confirmed Consumer Complaints Were Reported

**As of September 25, 2017**

#### 2015

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<td>PolicyHolder Service - Premium Refund</td>
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<td>Claim Handling - State Specific</td>
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#### 2014

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Reasons Why Closed Confirmed Consumer Complaints Were Reported
As of September 25, 2017

All Reasons

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Reasons Why Closed Confirmed Consumer Complaints Were Reported  
As of September 25, 2017

All Reasons

|------|--------------------------------|------|------|------|------|

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### All Reasons

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Report reflects data reported from the state insurance departments to the NAIC as of 9/25/2017.