



**Closed Confirmed Consumer Complaints by Coverage Type  
As of October 24, 2011**

**Detail of Coverage Counts**

Code	Coverage Type		2011	2010	2009	2008
305	Homeowners	Homeowners	4,207	4,970	5,894	4,897
307	Homeowners	Group Homeowners	12	20	14	6
310	Homeowners	Farmowner/Ranchowner	49	62	67	61
315	Homeowners	Mobile Homeowner	140	209	217	205
317	Homeowners	Condo/Town	82	135	164	143
318	Homeowners	Renters/Tenants	135	171	133	129
320	Homeowners	State Specific	47	84	102	66
325	Homeowners	Liability	138	178	246	188
330	Homeowners	Theft	128	134	155	102
333	Homeowners	Earthquake	7	9	7	8
334	Homeowners	Flood	49	35	34	59
335	Homeowners	Fire - Real Property	586	762	825	854
336	Homeowners	Single Interest	2	1	1	0
337	Homeowners	Medical Payments	6	6	5	5
338	Homeowners	In-home/Incidental Business	0	0	0	0
340	Homeowners	Personal Property	182	256	269	265
341	Homeowners	Residual Mkt./JUA Related	5	3	5	2
342	Homeowners	Replacement Cost	96	109	138	98
343	Homeowners	Loss of Use	50	84	136	76
344	Homeowners	Windstorm	371	247	386	352
345	Homeowners	State Specific	766	773	1,370	870
385	Homeowners	Surplus Lines	0	0	0	0
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405	Life & Annuity	Individual Life	1,789	2,634	2,626	2,484
410	Life & Annuity	Group Life	259	340	345	342
415	Life & Annuity	Annuities	346	589	810	868
417	Life & Annuity	Group Annuities	19	18	23	24
420	Life & Annuity	Credit Life	48	60	74	72
425	Life & Annuity	Accelerated Benefits	2	1	1	0
430	Life & Annuity	State Specific	54	82	89	52
435	Life & Annuity	Accidental Death &	53	78	96	90
440	Life & Annuity	Association	0	1	2	2
445	Life & Annuity	Equity Indexed	31	57	57	72
450	Life & Annuity	Fixed	70	93	111	151
455	Life & Annuity	Premium Waiver	5	14	10	8
460	Life & Annuity	Single Premium	33	41	79	89
465	Life & Annuity	Term	243	421	411	422
470	Life & Annuity	Universal	266	302	318	264
475	Life & Annuity	Variable	57	77	129	106
480	Life & Annuity	Whole	614	811	808	786
495	Life & Annuity	State Specific	149	212	193	199

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Code	Coverage Type	2011	2010	2009	2008
505	Accident & Health Individual	4,237	5,564	5,705	5,297
510	Accident & Health Group	7,701	9,491	10,807	11,062
515	Accident & Health Credit	59	93	155	139
517	Accident & Health State Specific	1,722	1,506	1,927	1,284
520	Accident & Health Accident Only	122	184	184	152
525	Accident & Health Disability Income	558	769	790	809
530	Accident & Health Health Only	3,682	4,294	4,550	4,796
540	Accident & Health Long-Term Care	518	568	741	644
541	Accident & Health Home Health Care	41	48	40	53
543	Accident & Health Mental Health	88	132	126	87
545	Accident & Health Dental	628	745	742	847
546	Accident & Health Occupational Accident	1	1	1	2
547	Accident & Health Limited Benefits	93	189	113	89
548	Accident & Health Chiropractic	16	26	31	9
550	Accident & Health Hospital Indemnity	86	111	130	112
551	Accident & Health Vision	23	23	54	32
552	Accident & Health HIPAA	24	25	36	15
553	Accident & Health Unemployment	5	6	4	1
554	Accident & Health Pre-existing Condition	17	29	30	24
555	Accident & Health Cancer/Dread Disease	159	185	211	195
556	Accident & Health Self Funded/ERISA	155	212	245	259
557	Accident & Health COBRA	45	76	68	63
558	Accident & Health HMO	913	1,024	1,225	1,270
559	Accident & Health PPO	684	1,120	1,213	1,018
560	Accident & Health State Specific	635	1,152	1,130	1,204
575	Accident & Health Medicare Advantage	68	94	166	233
576	Accident & Health Medicare Prescription Drug/Part D	0	0	0	0
577	Accident & Health Medicare Supplement	653	640	720	677
578	Accident & Health Medicare Select	62	90	125	161
580	Accident & Health Medicare Plan A	41	34	68	33
581	Accident & Health Medicare Plan B	35	32	47	46
582	Accident & Health Medicare Plan C	142	136	145	141
583	Accident & Health Medicare Plan D	30	28	33	51
584	Accident & Health Medicare Plan E	6	3	6	9
585	Accident & Health Medicare Plan F	221	250	243	225
586	Accident & Health Medicare Plan G	10	12	20	25
587	Accident & Health Medicare Plan H	0	5	1	3
588	Accident & Health Medicare Plan I	1	1	1	4
589	Accident & Health Medicare Plan J	41	50	61	26
590	Accident & Health Medicare Plan K	1	0	0	0
591	Accident & Health Medicare Plan L	0	0	0	0
592	Accident & Health Medicare Plan M	0	0	0	0
593	Accident & Health Medicare Plan N	0	0	0	0
594	Accident & Health Medicare Plans Other/Unknown	118	145	177	243
595	Accident & Health Medicare Plans Pre Standardized	24	24	41	18

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Code	Coverage Type		2011	2010	2009	2008
605	Liability	General	196	306	326	377
610	Liability	Products	6	6	8	7
615	Liability	Professional E & O	17	38	37	32
617	Liability	Umbrella	42	52	48	40
618	Liability	Directors & Officers	2	3	3	2
620	Liability	State Specific	50	65	112	53
625	Liability	Employment Policy	2	3	3	2
630	Liability	Excess Loss	8	13	13	12
635	Liability	Medical Malpractice	5	5	10	9
640	Liability	Pollution	3	0	4	1
685	Liability	Surplus Lines	0	0	0	0
695	Liability	State Specific	81	128	135	137
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705	Miscellaneous	Workers Compensation	476	615	618	588
710	Miscellaneous	Fidelity & Surety	67	91	109	50
715	Miscellaneous	Ocean Marine	7	11	15	12
720	Miscellaneous	Inland Marine	20	56	47	45
725	Miscellaneous	Title	85	109	113	76
727	Miscellaneous	In Home/Incidental Business	0	0	0	0
730	Miscellaneous	Mortgage Guaranty	2	4	4	2
733	Miscellaneous	Boiler Machinery	3	1	0	0
734	Miscellaneous	PMI	0	1	2	0
736	Miscellaneous	Surplus Lines	11	14	14	14
737	Miscellaneous	Watercraft	30	46	34	42
738	Miscellaneous	Aircraft	2	1	3	1
739	Miscellaneous	Bail Bonds	124	83	42	51
740	Miscellaneous	Warranty Contract	52	110	104	89
741	Miscellaneous	Federal Programs	13	24	48	85
742	Miscellaneous	Federal Crop	3	3	4	3
743	Miscellaneous	Federal Flood	20	19	31	25
744	Miscellaneous	Travel	3	6	0	0
745	Miscellaneous	State Specific	150	258	258	261

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## Dispositions Regarding Closed Confirmed Consumer Complaints As of October 24, 2011

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 deemed 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.

Confirmed Complaints include those complaints in which one of the complaint resolution codes used by the state, also known as the "complaint disposition," upheld the consumer's complaint position. Complaint resolutions that uphold a consumer's complaint position are as follows (Implemented on 12/13/2010): Compromised Settlement/Resolution; Claim Reopened; Claim Settled; Fine; Referred for Disciplinary Action; Company Position Overturned.

Code	Disposition	2011	2010	2009	2008
1208	Compromised Settlement/Resolution	16,342	23,619	25,889	23,459
1225	Claim Reopened	824	1,238	1,300	1,353
1230	Claim Settled	16,557	21,164	23,810	22,152
1235	No Action Requested/Required	2,601	3,434	3,947	4,157
1239	Referred to Another Department	22	48	52	59
1240	Referred to Proper Agency	121	71	85	76
1257	Fine	31	31	29	41
1280	Referred for Disciplinary Action	1,800	2,085	2,193	2,215
1290	Contract Provision/Legal Issue	1,526	1,713	1,659	972
1295	Company Position Upheld	1,452	1,890	2,261	2,064
1300	No Jurisdiction	279	370	466	530
1305	Insufficient Information	24	40	60	32
1310	State Specific	955	1,151	1,853	450
1311	Company Position Overturned	144	53	0	0
1312	Complaint Withdrawn	0	0	0	0

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