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NEWS RELEASE

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**Colorado Insurance Consumers Use Complaint Process to Voice Concerns and Get Help
-- DORA's Division of Insurance Releases Details in Annual Complaint Report**

Have a complaint about an insurance company doing business in Colorado? Not sure you are getting the coverage you were promised? The Colorado Division of Insurance wants to know.

"We receive complaints in many ways: through our website, by phone, by mail, even people who walk into our offices and want to tell their stories," said Marcy Morrison, Commissioner of DORA's Division of Insurance. "Each consumer's story is unique, but there is a common theme. People want to be sure they are getting the insurance benefits they have paid for. At the end of every year, we report to the Legislature on who is complaining about what."

Each written complaint is logged in, researched by an analyst and the company is contacted for their side of the story. "Sometimes a consumer needs help understanding their policy and benefits, and we can do that," said Commissioner Morrison. "Often, that's all the consumer needs: reassurance that the policy is being followed to the letter. But where there is a question, we will review correspondence and contact the company to find out why they denied a benefit, are slow in responding, or to explain their reasoning. Once a formal complaint is submitted in writing, the insurance carrier must follow strict timelines in responding to the consumer, and must justify their actions."

Sometimes the consumer completes the process with a better idea of how their insurance policy works, and a clear understanding of what is covered. But other times, the research may uncover errors by the insurance carrier or licensed agent that result in refunds, restoration of benefits or a change in the way they conduct business. For the year ending June, 2009, the consumer affairs section recovered or restored more than \$13 million in direct benefits to consumers.

The primary purpose of the Complaint Report is to document the trends in complaints for companies engaged in the business of insurance in Colorado. It includes breakdowns of complaints by type of insurance, type of complaint, the reasons consumers complained, and how often the Division found complaints to be founded in a violation of law, regulation or policy provision.

"By tallying the complaints and getting a complete picture, we can also see trends in the industry that may need to be corrected," Morrison said. "Our mission is consumer protection and we appreciate the opportunity to report the types of questions and complaints we receive, and how we respond to consumers' needs."

To view the complete Report, visit the Division of Insurance website at:

<http://www.dora.state.co.us/insurance/consumer/2009%20docs/consComplaintReportLegis08posted100109.pdf>

*DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado.
Consumer protection is our mission.*