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January 16, 2013

Louisiana Consumers Receive Additional \$6.4 million in Insurance Claims Payments in 2012

Insurance Commissioner Jim Donelon announced that insurance policyholders across the state received an additional \$6.4 million in payments during 2012 by requesting assistance from the Louisiana Department of Insurance (LDI). The recovered funds result from insurance claims disputes in which the LDI worked with insurance companies and consumers to recover funds in addition to the original amounts offered to consumers by their insurance companies.

“The LDI staff has worked to secure these funds for consumers when the case indicates the necessity for additional insurance settlements. Our knowledgeable staff can assist consumers to determine when to file a complaint against a company, or help them resolve disputes with insurers,” said Insurance Commissioner Jim Donelon. “Consumers should not hesitate to contact the LDI for assistance in determining what options are available to them when they are unsatisfied with the resolution of a claim.”

Funds recovered are from formal complaints regarding property and casualty, health, and life and annuities products. The LDI received nearly 5,000 consumer inquiries and more than 3,000 consumer complaints in 2012. A formal complaint involves communication from a member of the public, in which that person expresses a grievance or problem. When a consumer contacts the department seeking information and does not express a grievance with a regulated entity, it is classified as an inquiry.

Information on inquiries, complaints and funds recaptured by insurance product is as follows:

Consumer Insurance Dispute Settlements (January 1 - December 31, 2012)

Insurance Product	Inquiries	Complaints Filed	Funds Recovered
Life & Annuity	313	382	\$2,249,709.52
Property & Casualty	3,816	1,873	\$3,337,205.01
Health	798	819	\$836,392.64
Total	4,927	3,074	\$6,423,307.17

In total, over the course of 2011, the LDI assisted consumers in receiving more than \$5.3 million in additional insurance payments stemming from consumer complaints.

Consumers who feel they are not being adequately compensated for losses as stated in their insurance policies can contact the LDI and request assistance and/or file a formal complaint either online or via a paper form. Department examiners review complaints from policyholders and contact the insurer to determine if the insurance company has honored the insurance policy and paid the consumer what they are due, according to the provisions of their policy.

Any insurance consumer in Louisiana who feels they have not been fairly compensated for their insurance claims can contact the LDI toll-free at 1-800-259-5300. Consumers may also file a complaint online at www.lidi.la.gov, by clicking on “File an Insurance Complaint” in the “Consumers” section of the homepage. The Property and Casualty Consumer Affairs Division may be contacted directly at 225-342-1258. The Office of Health may be contacted directly at 225-219-4770. The Division of Life and Annuity may be contacted directly at 225-342-1226.

Consumers may also file a complaint by visiting LDI and meeting with an insurance specialist, who will help them with the process. Appointments are not required and LDI keeps staff members available between 8:00 a.m. and 4:30 p.m.

For information on consumer resources provided by the Louisiana Department of Insurance, you can access the online publication “How Can We Help You?” by [clicking here](#).