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Department of Insurance Recovers an Additional \$2.25 Million in Claims Payments for Consumers and Launches New Consumer Complaint Tracking System

The Louisiana Department of Insurance (LDI) assisted consumers who filed complaints recover an additional \$2.25 million in insurance payments during the first half of 2014. Insurance Commissioner Jim Donelon says these funds are in addition to the original amounts offered to consumers by their insurance companies and are the result of LDI staff working with insurance companies to resolve the complaints. Commissioner Donelon also announced the launch of a new online system for consumers to check the status of their complaints.

"This new interactive feature gives consumers who have filed a complaint the option to check in and see the progress of their case online, but as always, policyholders filing complaints are also provided with the name and phone number of an LDI examiner who can address any questions they may have," said Donelon.

"Whether consumers have a question about a policy, do not understand their coverage or they are not pleased with the resolution of their insurance claim, we can provide guidance and make consumers aware of their options," Donelon added. "Our knowledgeable staff can help resolve disputes with insurers and assist policyholders in securing additional insurance settlements if their case warrants such action."

Funds recovered are from formal complaints regarding property and casualty, health, and life and annuities products. A formal complaint involves communication from a member of the public in which that person expresses a grievance or problem. Policyholders may also contact the LDI with inquiries on insurance matters or claims and do not have to call about a particular grievance. Information on complaints and funds recaptured by insurance product is as follows:

Insurance Product	Complaints Filed	Funds Recovered
Life & Annuities	132	\$ 904,783.67
Property & Casualty	780	\$1,013,349.60
Health	549	\$335,977.90
Total	1,461	\$2,254,111.17

Consumer Insurance Dispute Settlements (January – June 2014)

The number of complaints was down from the first half of 2013 when there were 1,537 complaints.

Policyholders may file a formal complaint online at www.ldi.la.gov, by clicking on "<u>File an Insurance</u> <u>Complaint</u>" on the homepage. A paper complaint form can also be mailed to a policyholder who contacts the LDI. 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. Consumers who file a complaint will receive a file number and Personal Identification Number (PIN) and can check the status of their complaint by going to <u>www.ldi.la.gov/complaintstatuslookup</u>.

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 Annuities may be contacted directly at 225-342-1226. For information on consumer resources provided by the Louisiana Department of Insurance, you can also access the online publication "<u>How Can We Help You?</u>" from the website under Consumer Publications.

About the Louisiana Department of Insurance: The Louisiana Department of Insurance works to improve competition in the state's insurance market while assisting individuals and businesses with the information and resources they need to be informed consumers of insurance. As a regulator, the LDI enforces the laws that provide a fair and stable marketplace and makes certain that insurers comply with the laws in place to protect policyholders. You can contact the LDI by calling 1-800-259-5300 or visiting <u>www.ldi.la.gov</u>.