Low settlements top insurance complaint in 2008

Local News

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OLYMPIA, Wash. - The top three reasons consumers filed formal complaints against their insurance companies in 2008 were unsatisfactory settlement offers, claims denials, and delays, according to Insurance Commissioner Mike Kreidler. And auto insurance was the most frequent topic of dissatisfaction."People frequently disagree with their insurers about what their car is worth, particularly if it is totaled in an accident," said Kreidler. "If they can't reach an agreement, we'll step in to make sure the consumer is treated fairly."

The Insurance Commissioner's Office received 5,341 formal complaints last year. Below is a breakout of the top three by reason and by type of coverage.**Top reasons for complaints in 2008**

Reason	**Total #**	**Percentage**
Unsatisfactory settlement/offer	1310	24.5
Denial of claim	1272	23.8
Delays	1182	22.1

Top complaints by type of coverage in 2008

Type of coverage	**Total #**

		Percentage
Auto	2250	42.1
Accident and health	1608	30.1
Homeowners	700	13.1

People who are having problems with their insurance can call the Insurance Consumer Hotline at 1-800-562-6900 for help. They also can file complaints online at www.insurance.wa.gov. "Consumer protection is my top priority," said Kreidler. "Whether you need us to investigate a complaint, act as a mediator, explain your rights or just answer a question, my office is here to help." The office investigates consumer problems regarding canceled coverage or with claims that have been denied or delayed. "We also are an excellent resource for information on health insurance options," Kreidler added.The Insurance Commissioner's Office recovered more than $10.5 million for consumers in 2008.

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