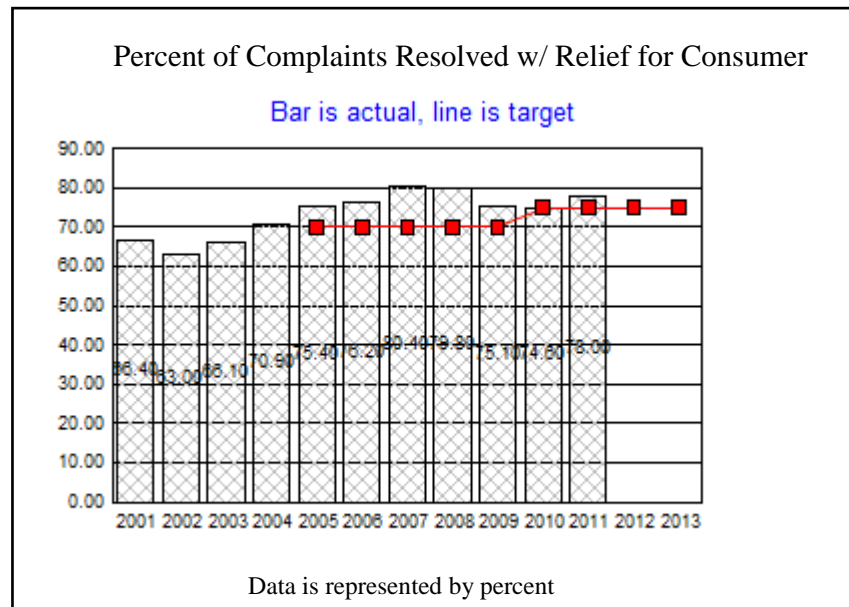


<b>KPM #2</b>	INSURANCE CONSUMER RELIEF – Percent of confirmed complaints resolved with relief for the consumer.	2001
<b>Goal</b>	DCBS Goal #1: Protect consumers and workers in Oregon.	
<b>Oregon Context</b>	DCBS Mission: To protect and serve Oregon's consumers and workers while supporting a positive business climate in the state.	
<b>Data Source</b>	Insurance consumer complaint data stored in the Complaints subsystem of the INSLIC data system.	
<b>Owner</b>	Ron Fredrickson, Manager, Consumer Advocacy Unit, Insurance Division, 503-947-7277	



### 1. OUR STRATEGY

Ensure consumers receive the benefits they are entitled to under the terms of their insurance contract and applicable laws by advocating on their behalf. The Insurance Division’s consumer advocates respond to thousands of complaints each year from consumers who believe insurance companies or agents have treated them unfairly.

## **2. ABOUT THE TARGETS**

The Insurance Division's goal is to encourage prompt and effective advocacy and resolution for all consumers. We set a target of 75 percent, recognizing that not every person filing a complaint has a basis for a resolution in his or her favor.

## **3. HOW WE ARE DOING**

In fiscal year 2011, the Consumer Advocacy Unit resolved confirmed complaints for 1,926 consumers, helping them to recover \$1.5 million in benefits. The unit resolved 77.5 percent of confirmed complaints with relief for consumers.

## **4. HOW WE COMPARE**

We do not know of any comparable data. While other states collect data, they use different standards for defining confirmed complaints, so it is difficult to compare. Also, not all states have consumer advocacy units like Oregon.

## **5. FACTORS AFFECTING RESULTS**

The Consumer Advocacy Unit's improved processes helped us handle more complaints while improving levels of performance, resulting in increased service and protection for Oregonians. For example, the unit allows consumers to file complaints online and encourages the use of e-mail and electronic responses by insurers. The Advocacy Unit has received more exposure through outreach and education efforts. As a result, complaints are often submitted to the Advocacy Unit earlier in the process, increasing the ease of resolution. Externally, changes in policies and procedures by insurers can affect the number of complaints and the results. For example, an insurer might add a mechanism for consumers to appeal decisions, which would decrease the number of complaints the Insurance Division receives because more cases would be settled between the consumer and the insurer. An insurer's willingness to settle a particular type of dispute may also affect results.

## **6. WHAT NEEDS TO BE DONE**

We need to continue to deliver quality results to consumers by anticipating and addressing trends in the industry, such as timely payment of benefits and suitability of insurance products. We also must continuously improve our processes; we are pursuing additional electronic processes to eliminate paperwork and further streamline the complaint process. We have continued to expand content on our website to help consumers make informed decisions when purchasing health insurance and provide information on the cost of insurance.

## **7. ABOUT THE DATA**

Data is collected quarterly and reported for the Oregon fiscal year (July 1 – June 30). To calculate this measure, the department divides the number of confirmed complaints

resolved with relief for the customer by the total number of confirmed complaints. A confirmed complaint is a complaint that has been reviewed by the division and determined to hold merit with respect to the terms and conditions of the consumer's insurance policy or Oregon law.