



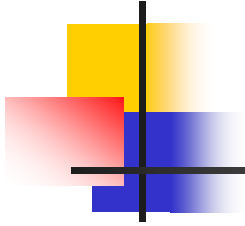
Colorado's Consumer Complaint Reconciliation System

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Market Analysis Core

Competency – Standard 5

- Each Department of Insurance shall have a system for recording and tracking complaints in a database using a coding system to facilitate analysis and trending.
 - ✓ The Department of Insurance has a procedure in place to monitor the accuracy of complaint data.



Complaint Reconciliation Process



The “Olden Days”: Paper Reconciliation

- Staff-intensive process for both the Division and the companies
 - Due to workload and staffing issues, the Division was unable to publish complaint ratio reports in 2002 and 2003
- Performed twice a year
 - Paper reports listing the closed complaints were mailed to companies for review
 - Companies returned information regarding problem issues for the Division staff to review
- Higher costs were associated with the paper reconciliation process
- Not a “green” process



Current Process: 2004 and Beyond

- The Division developed an on-line, real-time web-based application in 2004
- Certain data elements from each consumer-based complaint are retrieved from our complaint database
- These elements are displayed on-line for the company to review



Current Process

(continued)

- Company can access data for closed complaints at any time throughout the current calendar year
- Annual deadline for company review is January 30 for the prior calendar year's complaint data to permit the calculation of indices
- The Division publishes the complaint ratios and complaint indices annually on our website (www.dora.state.co.us/insurance)



Current Process

(continued)

- If the company agrees, the complaint is moved to a list of “reviewed” complaints on the company’s reconciliation webpage
- If the company disagrees, the reviewer marks “disagree” and puts the reason in the free text block to explain
 - Examples: incorrect company, no record of complaint, wrong product line
 - Company cannot “disagree” about the validity of the complaint



Current Process

(continued)

- Division staff review the “disagrees”
 - If appropriate, we change the information in our complaint database
 - We retain authority to determine whether the disagreement is valid and whether the information should be changed
 - If any data is changed, the complaint will be available for the company to review again
 - If not, the assigned analyst will contact the company’s reviewer to explain why



Data Elements

- Division's assigned complaint number
- The "incident" date (if applicable)
- Date the Division "opened" its complaint investigation
- Date the Division "closed" its complaint investigation
 - This is not the date of the company's response to the Division's request for information
- Complainant's name
- Short description of the product line
 - Auto (Private Passenger, Motorcycle, Motorhome, etc.)
 - Accident & Health (Individual or Group)
 - Homeowners (Condo/Townhome, Renters/Tenants, etc.)
 - Life (Annuities, Individual, Group)



Data Elements not Provided

The following data elements are not provided for review:

- Complaint “reason” codes
- Complaint “disposition” codes
- “Confirmed” or “non-confirmed” status of complaint

Company Example

Colorado Division of Insurance - Windows Internet Explorer

http://www.dora.state.co.us/pls/real/crt_complaints_upd.display_complaints?session_id=6383&rspdt_id=23522&rspdt_type_cd=ORG&user_id=6382

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Colorado Division of Insurance Welcome to Tabbed Browsing Colorado Division of Insur...

Company: Rocky Mountain Hospital and Medical Service, Inc.
NAIC ID: 11011

Period: 1/1/2008 to 12/31/2008

Detail is sorted by line of business (In this case, accident and health), and further detail is provided to allow the company to reconcile complaints.

ACHL:

Complaint Number	Complaint Level Code	Company Contact	Incident Date	Date Opened	Date Closed	Complainant	Status
<input type="text"/>	Individual	<input type="text"/>	01/14/2002	10/11/2006	02/12/2008	<input type="text"/>	<input type="text"/>
	Comment:	<input type="text"/>					
<input type="text"/>	Individual	<input type="text"/>	11/29/2005	09/29/2006	06/12/2008	<input type="text"/>	<input type="text"/>
	Comment:	<input type="text"/>					
<input type="text"/>	Individual	<input type="text"/>	01/21/2006	11/14/2006	03/03/2008	<input type="text"/>	<input type="text"/>
	Comment:	<input type="text"/>					
<input type="text"/>	Group	<input type="text"/>	02/01/2005	11/17/2006	02/20/2008	<input type="text"/>	<input type="text"/>
	Comment:	<input type="text"/>					
<input type="text"/>	Individual	<input type="text"/>	11/15/2006	12/08/2006	02/14/2008	<input type="text"/>	<input type="text"/>
	Comment:	<input type="text"/>					

Companies indicate agree or disagree in Status, then note what needs to be changed under Comment.

DOI Staff Review Side Example

Colorado Division of Insurance - Windows Internet Explorer

http://www.dora.state.co.us/pls/real/crt_reports.dispatch

Colorado The Official State Web Portal

Division of Insurance

Colorado Division of Insurance
Online Complaint Reconciliation

Period: 1/1/2008 to 12/31/2008

Company: Allied Property and Casualty Insurance Company

Complaint Number	Date Opened	Date Closed	Status Date	Complainant	Status	Short Description	Registered User	Staff Member
<input type="text"/>	20-AUG-08	16-SEP-08	10-NOV-08	<input type="text"/>	DISAGREE	Private Passenger	<input type="text"/>	<input type="text"/>
Comment:		Correct company code to AMCO NAIC #19100						
<input type="text"/>	23-JUN-08	19-AUG-08	10-NOV-08	<input type="text"/>	DISAGREE	Private Passenger	<input type="text"/>	<input type="text"/>
Comment:		Correct company code to AMCO NAIC #19100						
<input type="text"/>	15-DEC-07	29-FEB-08	10-NOV-08	<input type="text"/>	DISAGREE	Private Passenger	<input type="text"/>	<input type="text"/>
Comment:		Correct company code to Nationwide Insurance Company of America NAIC #25453						



General Information

- Complaint information is available in the reconciliation system when the complaint is closed, concurrent with reporting to the NAIC's CDS
- It includes all complaints logged into the Division's database that have been closed in the current calendar year
- If Division staff makes changes based on a company's disagreement, new data is automatically uploaded to the NAIC's CDS

Colorado Insurance Bulletin

B-1.13

- Sets forth the basic parameters of the process for companies:
 - How to request a password for the company's authorized users
 - How to use system
- Advises that this is a voluntary process for companies to reconcile complaint information that will be used to determine the Division's annual complaint ratios and complaint indices
- Provides information regarding the January 30 deadline for reviewing the prior year's closed complaints
- Available at: www.dora.state.co.us/insurance/regs/bulletin.htm



Mission: Consumer Protection

Colorado Department of Regulatory Agencies

- Is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado as part of our mission.

Division of Insurance

- Effective regulation creates a level playing field where consumers are safe and businesses flourish.