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New Hampshire Insurance Department's Consumer Services Unit Delivers Results for Granite Staters in Fiscal Year 2021

*Consumer Services Unit Lives Up to its Mission to Educate and Assist Consumers
and Investigate Grievances*

CONCORD, NH (August 26, 2021) – The New Hampshire Insurance Department (NHID) has today released statistics for its Consumer Services Unit for Fiscal Year 2021.

During FY 2021, Consumer Services processed 796 consumer complaint investigations, 151 insurance provider investigations, 3,423 assistance requests and 75 applications for external health review. Consumer Services recovered approximately \$1 million dollars for New Hampshire consumers throughout the year.

“The Unit’s mission is simple and consumer centric: educate, navigate and investigate,” said Keith Nyhan, Director of the Consumer Services Unit at NHID. “I encourage any NH resident who believes that they have been treated unfairly by a licensee to contact the Department where a Consumer Services Officer is ready to listen, provide guidance as necessary and advocate for those being unjustly treated.”

The mission of the Consumer Services Unit is to educate residents about insurance products, companies and producers; assist residents who request help navigating the complexities and intricacies of the insurance industry; and work with other Department staff to investigate customer grievances to ensure that licensees, including companies and producers (aka insurance agents), comply with NH insurance laws and rules.

The Consumer Services Unit is divided into two sub-units: Property and Casualty and Life and Health. The Property and Casualty sub-unit provides insurance consumers with assistance by answering questions, investigating complaints, distributing educational materials, and assisting the NH Emergency Management Operations Center during catastrophic weather events. During Fiscal Year 2021, the unit processed 442 consumer complaint investigations, 63 auto body shop investigations, and 1,173 requests for service. On behalf of NH consumers, the sub-unit facilitated the recovery of \$366,447.



Additionally, the Life and Health sub-unit processed 354 consumer complaint investigations, 88 health care provider investigations, 2,250 requests for assistance and 75 applications for external health review. The LH Consumer Services Officers responded to consumer complaints and inquiries on a variety of life and health insurance topics, including coverage issues, the impact of legislation, suitability of annuity sales to seniors, and claims concerns. On behalf of NH consumers, the sub-unit facilitated the recovery of \$618,493.

“I am very proud of the Department’s Consumer Services Staff,” said Christopher Nicolopoulos, Commissioner of the NHID. “Despite fewer contacts with insurance consumers – during a year heavily influenced by COVID-19 – the Unit’s investigators assisted more than 4,400 New Hampshire residents and facilitated the recovery of nearly \$1 million.”

“The New Hampshire Insurance Department’s 10 year record of assisting our insurance consumers is impressive,” said DJ Bettencourt, Deputy Insurance Commissioner. “Since July 2011, the NHID’s Consumer Services Officers have assisted more than 61,000 residents and have facilitated the recovery of \$22.4 million.”

Consumers can learn more by visiting <https://www.nh.gov/insurance/consumers/index.htm>, calling the Consumer Services unit at 603-271-2261, or emailing consumerservices@ins.nh.gov.

The New Hampshire Insurance Department Can Help

The New Hampshire Insurance Department’s mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit www.nh.gov/insurance.

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