

State of New Hampshire Insurance Department

21 South Fruit Street, Suite 14 Concord, NH 03301 603-271-2261

FOR IMMEDIATE RELEASE

Contact: Andrew Demers, Communications Director 603-271-3781 <u>communications@ins.nh.gov</u>

New Hampshire Insurance Department's Consumer Services Unit Delivers Record-Breaking Results for Granite State Consumers During 2022

Consumer Services Unit Educates and Assists Consumers and Investigates Grievances

CONCORD, NH (January 6, 2023) – The New Hampshire Insurance Department (NHID) has today released statistics for its Consumer Services Unit for 2022.

During 2022, Consumer Services processed 929 consumer complaint investigations, 4,080 assistance requests and 90 applications for external health review. Consumer Services recovered an unprecedented \$4.1 million dollars for New Hampshire consumers, eclipsing its 2021 recovery by more than \$2.8 million.

"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.

"Our Consumer Services team has over 150 years of combined insurance experience, and I am very proud of the staff's dedication to their mission," said Christopher Nicolopoulos,

Commissioner of the NHID. "The Unit's investigators assisted over 5,200 New Hampshire residents and facilitated the recovery of over \$4.1 million."

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 2022, the unit processed 506 consumer complaint investigations, 49 auto body shop investigations, and 1,610 requests for service. On behalf of NH consumers, the sub-unit facilitated the recovery of \$1,531,205.

Additionally, the Life and Health sub-unit processed 423 consumer complaint investigations, 91 health care provider investigations, 3,074 requests for assistance and 90 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 \$2,601,652.

"Consumer protection and service is at the heart of our mission at the New Hampshire Insurance Department," said DJ Bettencourt, Deputy Insurance Commissioner. "We are proud of the hard work of our Consumer Services Unit and their unwavering commitment to helping consumers better understand their insurance products and navigating the complexities of their policies when issues arise."

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

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 <u>consumerservices@ins.nh.gov</u>. For more information, visit <u>https://www.nh.gov/insurance</u>.

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