



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

BULLETIN IC – 23
May 5, 2009

TO: All Regulated Entities in Connecticut, including, Insurance Producers, Public Adjusters, Bail Bond Agents, Appraisers, Certified Insurance Consultants, Casualty Claim Adjusters, Property and Casualty Insurers, Life and Health Insurers Health Care Centers, Fraternal Benefit Societies, Captive Insurers, Utilization Review Companies, Risk Retention Groups, Surplus Line Companies, Life Settlement Companies, Preferred Provider Networks, Pharmacy Benefit Managers, and Medical Discount Plans

SUBJECT: Timely Response to Complaint Inquiries

The Commissioner and the Consumer Affairs Division of the Insurance Department (“Department”) have significant responsibility under Section 38a-9 of the Connecticut General Statutes to receive and review complaints from individuals covered under insurance contracts issued, delivered, renewed or continued in Connecticut. It is imperative that regulated entities provide a prompt response to the Department so that the Department can properly and timely assist Connecticut consumers with their complaints and inquiries involving regulated entities. Often a consumer may be further harmed by a delay.

Consistent with its statutory obligations and its mission, the Department requires that all regulated entities respond to it within ten (10) calendar days from the date of the Consumer Affairs Division’s initial request. To help facilitate this requirement, the Consumer Affairs Division will continue to send its inquiries electronically, which will give entities sufficient time to respond. If a regulated entity believes it cannot meet such time frame, it must contact the Department promptly to request an extension and explain the reasons that more time is necessary. The Department in its discretion, for good cause demonstrated, may grant an extension. Care should be taken to limit extension requests to exceptional situations.

To ensure compliance with this Bulletin, please be advised that the Department will be monitoring response times from all regulated entities. Failure to timely and adequately respond to complaint inquiries within ten (10) calendar days (without just cause for doing so) will be deemed sufficient cause for the Commissioner and the Department to take administrative action against the regulated entity for such failure which may result in the imposition of a reasonable fine for such failure.

A handwritten signature in black ink, appearing to read 'Thomas R. Sullivan', written over a horizontal line.

Thomas R. Sullivan
Insurance Commissioner