

Connecticut Insurance Department Newsletter:

Insurance Matters

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150 Years of Consumer Protection

Your Insurance Matters To Us: A Message from Commissioner Katharine L. Wade

We are pleased to bring you the first issue of our new monthly newsletter “Insurance Matters.” Having the proper coverage for your family or business and counting on that coverage when you need it most is important to you. The prime mission of the Connecticut Insurance Department (CID) is consumer protection. When you have questions or concerns about your insurance – whether it’s homeowner’s, health, auto or business - we want to know and stand ready to help.

“Insurance Matters” will highlight timely topics each month to keep you well-informed. It’s another reminder that the CID is here for you.

A Moment in Time

This year Connecticut marks the 150th year of the establishment of the [Office of Insurance Commissioner](#).

New Haven businessman Benjamin Noyes was appointed the state’s first Insurance Commissioner and held the position until 1871 when legislation was passed creating an Insurance Department and Office of Insurance Commissioner with more extensive regulatory authority.

That same year, the Civil War was just ending and William A. Buckingham of Lebanon was 41st Governor of Connecticut. Under Buckingham, the state sent nearly 55,000 soldiers to fight for the Union cause, prompting President Lincoln to once remark: “The Connecticut regiments give me no trouble; Governor Buckingham always sends them fully equipped for any emergency.”

Homeowner’s Insurance – Winter Wonderland? Not When Your Home Springs Leaks

Keeping the great outdoors *outdoors* has been challenging now that the spring thaw has arrived. The snow pack settled into gutters, on roofs and around foundations. If you are mopping up after Mother

Nature and considering filing an insurance claim to help pay for damages, here are some tips:

- Call your insurance company's 24-hour claims phone number as soon as possible; provide policy number and other relevant information and documents.
- Take photographs/video of the damage.
- Make repairs necessary to prevent further damage, but do not make permanent repairs until your insurance company inspects the damage.
- Save all receipts from temporary repairs.
- Keep a diary of all conversations, e-mails and other correspondence with the company.

Remember:

Standard homeowner's insurance covers damage from burst pipes or ice dams. But there is generally a requirement that the homeowner has taken reasonable steps to prevent losses through proper roof upkeep and maintenance of pipes and drains,.

Damage caused by flooding is **not** covered by standard homeowners or renters insurance policies. Melting snow that seeps into a home from the ground up may be covered by flood insurance, which is generally provided by FEMA's [National Flood Insurance Program](#), and a few private insurers. Flood insurance is available to both homeowners and renters.

Still have questions? Contact the CID at cid.ca@ct.gov or (860) 297-3900 and (800) 203-3447

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Health Insurance: Claim Denials – Saying 'No' to 'No'

You pay your health insurance premium every month and meet your co-pay obligations at the time they are due. Then you get a letter in the mail from your insurer informing you that payment for medical services you just had or planned to have are denied.

What can you do? To begin with, you don't have to take "no" for an answer.

Under Connecticut law you have rights and the insurance company must inform you of those rights when it denies services. You can appeal directly to the insurance company. If you are unsuccessful you can appeal to an independent third party by applying to the state's External Review Program where your case will be reviewed by a health care professional board certified in the specialty relevant to the medical services you requested.

There is help available throughout the process.

The CID and the [Office of the Healthcare Advocate](#) offer free assistance in filing an appeal.

To help you through the process and prepare for an appeal, download the CID's free [Consumer's Guide for Appealing Health Insurance Denials](#).

Remember: You have rights.

Auto Insurance: Safe-Driving Seniors Can Trim Premiums

Membership has its privileges. When you belong to the 60-and-older club, you're in line for insurance discounts.

Connecticut has a state law that requires insurance companies to discount auto premiums for drivers 60 and older who have successfully completed a DMV-approved accident prevention course.

Provide your company with proof that you completed the course and it must discount your premium by at least 5 percent for two years.

By law you cannot be denied the minimum discount if you meet the requirements, regardless of your driving history.

To find a safe driving course near you, contact the [AARP](#), [AAA](#) or the [Western Connecticut Driving Institute](#)

For "youngsters" under 60, some companies may voluntarily discount your premium if you successfully complete the course. Contact your insurer for more information.

The Library is Open!

Need a good book? An informative video? The CID's [Consumer Resource Library](#) has all that and more.

The free online library is full of great brochures, videos and FAQs to help you understand your insurance and the issues that affect coverage and costs.

We are adding two new booklets – shopping tools for Automobile Insurance and Homeowner's Insurance.

The shopping guides are easy-to-read and designed to help you ask the right questions when buying insurance, understand basic insurance terms and what the information on a declaration page means.

Created in cooperation with the National Association of Insurance Commissioners, the booklets also feature worksheets for comparison shopping and tips on how to estimate replacement costs and values.

Stay informed. Visit our library. Browse as long as you want and you don't have to keep the noise down!

You Asked: The CID's April Mailbag

How long does my health insurer have to pay my claims? Connecticut law requires that a health insurer pay claims within 20 days of receipt if the claim is filed electronically and within 60 days if submitted on paper. Insurers who don't meet these deadlines are subject to penalties of 15% annual interest. If your claim payment is delayed, CID's Consumer Affairs Division can help.

Motorists exchange auto insurance information when there is an accident, but can a neighbor refuse to give you their homeowner's information if you believe their negligence damaged your home?

Unlike auto insurance, there is no state law requiring a person to have homeowner's insurance. If the neighbor is unwilling to get their insurer involved, you could consult an attorney about pursuing civil action. You could also file a claim through your own homeowner's policy and if the damage is covered under your policy your insurer would investigate to determine if there is the possibility of recovery from the party who is at fault.

I am having an issue with a life insurance company that is located in another state. Who can help me?

If the policy was issued in Connecticut, then the Connecticut Insurance Department is the appropriate jurisdiction. If the life policy was purchased in another state, the jurisdiction is the state where the policy was issued, not where the company is located.

Questions or Concerns?

Contact CID's Consumer Affairs at:

cid.ca@ct.gov

(860) 297-3900

(800) 203-3447

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