



**FOR IMMEDIATE RELEASE**  
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**Louisiana Consumers Receive Additional \$4 million in Insurance Claims Payments in First Half of 2013**

Louisiana insurance policyholders received an additional \$4 million in insurance payments in the first half of 2013 as a result of assistance from the Louisiana Department of Insurance (LDI). Insurance Commissioner Jim Donelon says these funds are in addition to the original amounts offered to consumers by their insurance companies and are the result of LDI staff working with insurance companies to resolve complaints.

“The experienced LDI staff can assist consumers to secure additional insurance settlements when their particular case warrants such action. Our staff can advise on when to file a complaint against an insurance company and help resolve disputes with insurers,” said Insurance Commissioner Jim Donelon. “We can assist in determining what options are available to consumers when they are unsatisfied with the resolution of a claim.”

Funds recovered are from formal complaints regarding property and casualty, health, and life and annuities products. The LDI received more than 2,000 consumer inquiries and more than 1,500 consumer complaints from January through June 2013. A formal complaint involves communication from a member of the public, in which that person expresses a grievance or problem. When a consumer contacts the department seeking information and does not express a grievance with a regulated entity, it is classified as an inquiry.

Information on inquiries, complaints and funds recaptured by insurance product is as follows:

**Consumer Insurance Dispute Settlements (January 1 – June 30, 2013)**

<b>Insurance Product</b>	<b>Inquiries</b>	<b>Complaints Filed</b>	<b>Funds Recovered</b>
Life & Annuities	188	217	\$472,800.35
Property & Casualty	1698	983	\$3,318,261.96
Health	368	335	\$282,441.06
<b>Total</b>	<b>2,254</b>	<b>1,537</b>	<b>\$4,073,503.37</b>

This amount is up from the first half of 2012, when the LDI assisted consumers in receiving more than \$2.6 million in additional insurance payments stemming from consumer complaints.

For year-end 2012, insurance policyholders received an additional \$6.4 million in payments by requesting assistance from the Louisiana Department of Insurance.

Consumers who feel they are not being adequately compensated for insurance claims as stated in their insurance policies can contact the LDI toll-free at 1-800-259-5300 and request assistance. They may also file a formal complaint online at [www.lidi.la.gov](http://www.lidi.la.gov), by clicking on "[File an Insurance Complaint](#)" on the left side of the homepage. A paper form may also be mailed to you by contacting the LDI. Consumers may also file a complaint by visiting LDI and meeting with an insurance specialist, who will help them with the process. Appointments are not required and LDI keeps staff members available between 8:00 a.m. and 4:30 p.m.

LDI has a new two-minute video on this topic, "[How do I: File an Insurance Complaint](#)" found at the website by clicking Media/Video center. This video addresses various types of complaints, how to file a complaint, a consumer's rights in filing a complaint and how the department handles complaints. The LDI ensures the insurance policy is followed but does not make a determination of fault or provide legal advice.

The Property and Casualty Consumer Affairs Division may be contacted directly at 225-342-1258. The Office of Health may be contacted directly at 225-219-4770. The Division of Life and Annuities may be contacted directly at 225-342-1226. For information on consumer resources provided by the Louisiana Department of Insurance, you can also access the online publication "[How Can We Help You?](#)" from the website at Publications/Consumer Publications.