



Insurance and Safety Fire Commissioner

NEWS RELEASE

Ralph Hudgens
Commissioner of Insurance
Safety Fire Commissioner
Industrial Loan Commissioner
Twitter: @GA_DOI
Facebook: @georgiadoi

For Immediate Release
February 8, 2018

Contact: Glenn Allen
Office: 404-463-0729

THOUSANDS HELPED IN 2017; MILLIONS RECOVERED FOR GEORGIANS

Atlanta – In 2017, the Georgia Insurance Commissioner’s Office helped thousands of individuals, families, and businesses who filed complaints against insurance companies. More than \$8 million was secured for these policyholders, money they may not have received without the Department’s help.

“Complaint Examiners in my Consumer Services Division assisted 11,194 Georgians in receiving approximately \$8,029,206.45 in disputed monies or underpaid claims,” Insurance Commissioner Ralph Hudgens said. “Many of the policyholders who called my office had claim payout disagreements with insurance companies, and my staff was able to mediate the complaint in their favor.”

Some notable consumer complaint recoveries in 2017 include:

- The department helped recover more than \$204,000 for a consumer who was denied a life insurance settlement following the death of her husband. The insurer denied the claim, stating that nonpayment of premium had caused the policy to cancel. After a complaint was filed with the department, the insurer overturned the decision and issued the death benefits.
- Following a not-at-fault car accident, a consumer contacted us in a dispute with an insurance company over the amount he was being offered for diminished value to his vehicle. The insurance company wanted to pay \$1,200 for the diminished value, but he felt it should be more. The department contacted the insurance company and helped to mediate the claim in favor of the consumer for \$5,507.
- A homeowner wrote to us following a significant fire loss complaining that her insurance company was not handling her claim in a timely matter. It had been several weeks since the fire occurred and the insurer and her contractor could not reach common ground on the repair estimate. We contacted the insurer to help resolve the claim and obtained a settlement of \$77,120 that satisfied the consumer.

The Georgia Department of Insurance can help answer questions about life, health, auto and homeowners insurance. Consumers can call even if they just want their insurance policy explained or reviewed, the Commissioner said. Since 2011, more than \$69 million has been reclaimed by the Department for Georgians in claim disputes with insurance companies.

Consumers with insurance questions or problems can contact the Georgia Department of Insurance at 404-656-2070, or toll-free at **1-800-656-2298**. The Department can also be reached online at www.oci.ga.gov.