

**CONSUMER ASSISTANCE AND
ENFORCEMENT ACTION REPORT**

2005

1. Summary of Total Relief (does not include fines)
2. Complaints
3. Hotline
4. SHIC
5. Prescription Connection for ND
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SUMMARY OF TOTAL RELIEF

TOTAL RELIEF/PREVIOUS RELIEF FROM ALL SOURCES

Source	Relief	Previous Relief	Total
2004			
Company Complaints	\$ 373,651.94	\$ 55,248.16	\$ 428,900.10
Agent Complaints	55,730.99	1,417.81	57,148.80
SHIC and Prescription Connection **	5,081,310.00		5,081,310.00
Hotline	1,030,267.58		1,030,267.58
Agent Administrative Investigation	0*		0*
Company Administrative Investigation	58,994.00*		58,994.00*
TOTAL - 2004	\$6,599,954.51	\$ 56,665.97	\$6,656,620.48
2005			
Company Complaints	\$ 437,139.32	\$117,323.05	\$ 554,462.37
Agent Complaints	386,861.77	9,003.64	395,865.41
SHIC and Prescription Connection **	6,414,525.00		6,414,525.00
Hotline	589,114.85		589,114.85
Agent Administrative Investigation	375,887.45*		375,887.45*
Company Administrative Investigation	25,586.44*		25,586.44*
TOTAL - 2005	\$8,229,114.83	\$126,326.69	\$8,355,441.52
COMBINED 2004-2005 TOTAL	\$14,829,069.34	\$182,992.66	\$15,012,062.00

* Does not include fines resulting from administrative actions.

** The previous relief summary for 2004 did not include the Prescription Connection relief amount. This report has been adjusted to include it for 2004 as well as 2005.

2005 COMPLAINT STATISTICS

Year	Number of Complaints Received	Number of 2004 Complaints Closed	Relief*	Previous Files Closed	Previous Relief**	Total
2005	264	230	\$ 824,001.09	55	\$ 126,326.69	\$ 950,327.78

Complaints are separated into two categories--company and agent.

2005 COMPANY COMPLAINTS

Year	Number of Complaints Received	Number of 2004 Complaints Closed	Relief*	Previous Files Closed	Previous Relief**	Total
2005	220	192	\$ 437,139.32	50	\$ 117,323.05	\$ 554,462.37

2005 AGENT COMPLAINTS

Year	Number of Complaints Received	Number of 2004 Complaints Closed	Relief*	Previous Files Closed	Previous Relief**	Total
2005	44	38	\$ 386,861.77	5	\$ 9,003.64	\$ 395,865.41

The complaints are further categorized in seven different groups based on related types of coverage. They are: auto; fire, allied, and commercial multi-peril; homeowner; life and annuity; accident and health; liability; and miscellaneous.

2005 COMPANY COMPLAINTS

Type	Number Received	Number of 2005 Complaints Closed	Relief*	Previous Files Closed	Previous Relief**	Total
Auto	89	83	\$ 61,430.48	13	\$ 22,881.15	\$ 84,311.63
Fire, Allied/CMP	7	7	11,441.05	1	2,000.00	13,441.05
Homeowners	47	37	235,975.45	8	3,022.74	240,998.19
Life/Annuity	7	7	727.23	0	0.00	727.23
Accident/Health	44	32	120,160.04	21	87,419.16	207,579.20
Liability	14	14	7,390.70	3	0.00	7,390.70
Miscellaneous	12	12	14.37	4	0.00	14.37
Total	220	192	\$ 437,139.32	50	\$ 115,323.05	\$ 554,462.37

2005 AGENT COMPLAINTS

Type	Number Received	Number of 2005 Complaints Closed	Relief*	Previous Files Closed	Previous Relief**	Total
Auto	4	3	\$ 1,678.45	0	\$ 0.00	\$ 1,678.45
Fire, Allied/CMP	3	2	0.00	1	8,372.89	8,372.89
Homeowners	3	3	0.00	0	0.00	0.00
Life/Annuity	17	15	383,677.18	3	0.00	383,677.18
Accident/Health	11	10	1,285.46	1	630.75	1,916.21
Liability	2	2	220.68	0	0.00	220.68
Miscellaneous	4	3	0.00	0	0.00	0.00
Total	44	38	\$ 386,861.77	5	\$ 9,003.64	\$ 395,865.41

* Relief equals that amount which the Department's intervention helped in getting for the consumers.

** Previous relief equals relief collected in that year for a file opened in an earlier year.

**AGENT COMPLAINT STATISTICS
1996 - 2005**

Year	Number of Complaints	Relief*	Previous Relief**	Total
1996	144	167,255.96	146,991.16	314,247.12
1997	147	65,218.95	83,199.01	148,417.96
1998	96	216,972.44	163,363.74	380,336.18
1999	81	95,890.34	58,307.00	154,197.34
2000	62	52,459.63	159,208.67	211,668.30
2001	52	4,589.82	68,923.40	73,513.22
2002	51	22,447.20	626.86	23,074.06
2003	56	14,093.10	0.00	14,093.10
2004	33	55,730.99	1,417.81	57,148.80
2005	44	386,861.77	9,003.64	395,865.41
TOTAL	766	\$1,081,520.20	\$691,041.29	\$1,772,561.49

**COMPANY COMPLAINT STATISTICS
1996- 2005**

Year	Number of Complaints	Relief*	Previous Relief**	Total
1996	557	490,891.54	176,287.41	667,178.95
1997	648	730,933.58	191,941.06	922,874.64
1998	393	1,027,358.96	541,982.29	1,569,341.25
1999	367	280,748.94	133,440.39	414,189.33
2000	374	585,882.44	276,953.19	862,835.63
2001	379	376,501.52	32,496.90	408,998.42
2002	378	829,627.21	352,477.29	1,182,104.50
2003	310	867,895.37	91,664.79	959,560.16
2004	278	373,651.94	55,248.16	428,900.10
2005	220	437,139.32	117,323.05	554,462.37
TOTAL	3,904	\$6,000,630.82	\$1,969,814.53	\$7,970,445.35

* Relief equals that amount which the Department's intervention helped in getting for the consumers.

** Previous relief equals relief collected in that year for a file opened in an earlier year.

"HOTLINE" POSITION STATISTICS

Year	Walk-Ins	Incoming Calls	Outgoing Calls	Total Calls	Relief
1995	329	5,965	3,520	9,485	\$ 10,634.27
1996	325	4,611	7,080	11,691	120,610.40
1997	294	1,621	11,855	13,476	19,872,158.97*
1998	237	1,577	10,797	12,374	320,550.77
1999	209	1,316	10,399	11,715	325,696.48
2000	218	1,414	9,731	11,145	260,213.63
2001	315	2,125	12,166	14,291	284,631.38
2002	283	1,449	11,423	12,872	1,047,218.54
2003	99	862	6,394	7,256	653,922.66
2004	171	1,534	8,135	9,669	1,030,267.58
2005	171	2,027	8,272	10,299	589,114.85

NOTE: These figures do not include correspondence/material sent to consumers by staff members in these positions.

* This reflects \$19,348,916 that was directly related to flood/sewer.

SENIOR HEALTH INSURANCE COUNSELORS (SHIC)

Year	Number of Contacts	Relief
2001	776	\$32,785.00
2002	450	52,500.00
2003	493	N/A*
2004	651	N/A*
2005	2,700**	N/A*
TOTAL	5,070	\$85,285.00

* Due to reporting system changes, relief information is not available.

** Increase in calls due to introduction of Medicare Part D drug benefit.

PRESCRIPTION CONNECTION FOR ND

2004	
Persons Helped*	
Telephone assisted	2,936
Web assisted	4,942
Total persons helped	7,878
Estimated Relief (Discount) **	
Telephone assisted	\$1,893,720.00
Web assisted	3,187,590.00
Total estimated relief	\$5,081,310.00

2005	
Persons Helped*	
Telephone assisted	605 ***
Web assisted	9,340 ****
Total persons helped	9,945
Estimated Relief (Discount) **	
Telephone assisted	\$ 390,225.00
Web assisted	6,024,300.00
Total estimated relief	\$6,414,525.00

* “Helped” means applicant was eligible for at least one assistance program.

** PhRMA uses aggregate national information for all programs to calculate a national average amount per person. Due to a lag in data availability, the most current average available is for the year 2004 which is used in both 2004 and 2005 calculations. The calculation for 2004 is \$645 per person helped.

*** The 2005 telephone assisted volume is down for Prescription Connection but with a corresponding increase in the volume of SHIC calls.

**** Data for web assisted calls was available from January 2005 through September 2005. The Department estimated the volume of assists for the balance of year by using the monthly average of calls in the previous nine months (i.e., 778/month) to arrive at the yearly total.

**AGENT AND COMPANY
ADMINISTRATIVE INVESTIGATION RELIEF**

	2003	2004	2005	Total
Agent	\$332,140.00	0	\$375,887.45	\$708,027.45
Company	0	\$58,994.00	25,586.44	84,580.44
TOTAL	\$332,140.00	\$58,994.00	\$401,473.89	\$792,607.89

AGENT ADMINISTRATIVE ACTIONS - FINES

	2002	2003	2004	2005
Cease and Desist	3	4	3	2
Fines	6	2	3	3
Probations	5	3	4	4
Revocations	5	7	3	3
Suspensions	1	0	1	1
Voluntary Surrenders	0	0	1	0
Other	0	3	4	5
Total Number of Actions	20*	19*	18*	18*
Total Dollar Amount of Fines	\$31,713	\$3,500	\$1,500	\$11,890

* The total number of actions may reflect multiple penalties of an individual action.

Note: These administrative actions do not reflect the suspensions/ revocations for noncompliance with continuing education requirements in the State of North Dakota.

COMPANY ADMINISTRATIVE ACTIONS - FINES

	2002	2003	2004	2005
Cease and Desist	0	1	1	2
Fines	5	4	4	3
Other	1	0	2	4
Total Number of Actions	6*	5*	7*	9*
Total Dollar Amount of Fines	\$42,980	\$28,259	\$13,000	\$17,078

* The total number of actions may reflect multiple penalties of an individual action.