

Division of Financial Regulation Complaint Casework Summary for 2021

Consumer Complaints Received by Program Area for 2021	
Program Area	Cases Opened
Banks	19
Collection Agencies	23
Consumer Finance	32
Credit Unions	92
Debt Buyers	1
Debt Mgmt Service Providers	14
Identity Theft/Data Breach	1
Insurance	2,236
Manufactured Structure Dealers	9
Money Transmitters	113
Mortgage Bankers/Brokers	74
Mortgage Servicers	279
Pawn Brokers	2
Payday Loans	9
Pre Need	2
Securities	58
Unregulated - All Other	141
Unregulated - Banks	70
Unregulated - Credit Unions	13
Unregulated - Insurance	536
Total	3,724

Additional Casework information¹	
Total phone calls and emails received by DFR Advocacy team ²	13,405
Total confirmed insurance complaint cases closed during year ³	302
Total number of final orders issued by Enforcement staff ⁴	75

Recovery, Restitution, and Penalty amounts issued in 2021	
Total recoveries ⁵	\$7,555,131
Total restitution ordered	\$141,158
Total civil money penalties ordered	\$3,483,252

Notes

1. Data include total actions taken in 2021. Data does not represent outcomes for all complaints received in 2021.
2. The total phone calls and emails is an approximate number based on consumers who have contacted the advocacy unit with questions outside of the complaint process.
3. A confirmed complaint is defined by the National Association of Insurance Commissioners as "a complaint in which the state department of insurance determines:
 - a) the insurer, licensee, producer, or other regulated entity committed any violation of
 - 1) an applicable state insurance law or regulation;
 - 2) a federal requirement that the state Department of Insurance has the authority to enforce; or,
 - 3) the term/condition of an insurance policy or certificate; or
 - b) the complaint and entity's response, considered together, indicate that the entity was in error."
4. In addition to the information reported above, a total of 39 enforcement orders were issued as part of a NMLS Multistate Settlement
5. Recoveries definition: Financial benefit, reported as a monetary amount, DFR is able to achieve for consumers through a process other than an administrative action that results in an enforcement order.