

See what state insurance departments have reported and ordered regarding the market conduct of individual insurance companies.

Market Conduct Examinations

Market conduct examinations are conducted by the state's Department of Insurance and focus on the way in which insurers and producers conduct business operations with their customers, and whether those operations are in accordance with state law. More specifically, these exams are designed to review a company's practices around topics such as marketing, advertising, policyholder services, underwriting, rating, and claims practices.

Examinations can be scheduled based on information obtained from the carrier, consumer complaints, current trends in the market, problems found in financial examinations, or information received from other states.

Market Conduct Reports

After an examination, a report and/or order (in some jurisdictions both) is written. Reports and orders document the findings of the Insurance Commissions' market conduct examinations. They can identify the size of the policy sample or claim sample reviewed, and indicate alleged violations of the law discovered during the examination. They also summarize the actions taken by the insurers to correct the alleged noncompliant practices.

Reports and orders detail investigation findings of fact, which may form the basis of legal enforcement actions against an insurer, and which offer valuable insight for other insurance companies.

Coverage

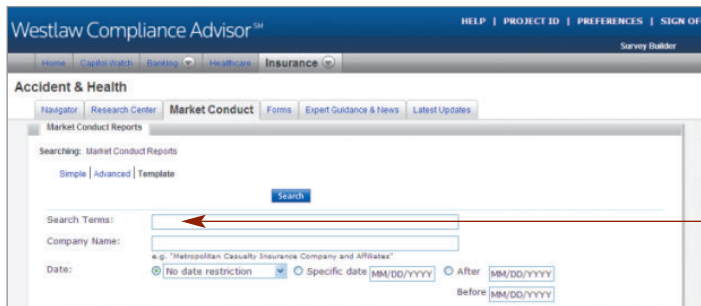
The Insurance Market Conduct Reports database contains the market conduct reports from the following states. It contains both market conduct examination reports and orders when they are available. For some jurisdictions, only a report or only an order is available.

- Alabama
- Alaska
- California
- Colorado
- Connecticut
- Delaware
- District of Columbia
- Florida
- Georgia
- Idaho
- Iowa
- Kansas
- Louisiana
- Maine
- Maryland
- Massachusetts
- Missouri
- Nebraska
- New Jersey
- New Mexico
- New York
- North Carolina

- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- Tennessee
- Utah
- Vermont
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming

Westlaw Compliance Advisor **INSURANCE MARKET CONDUCT EXAMINATION/REPORTS**

Compliance AdvisorSM makes it easy to locate and search Department of Insurance reports and orders.



Fill-in-the-blanks template makes it easy to search for reports and orders in any jurisdiction.

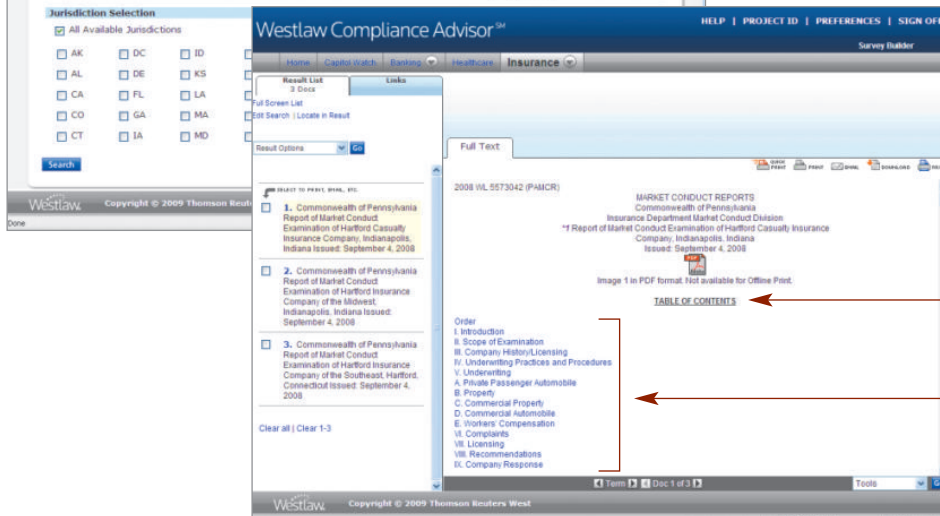
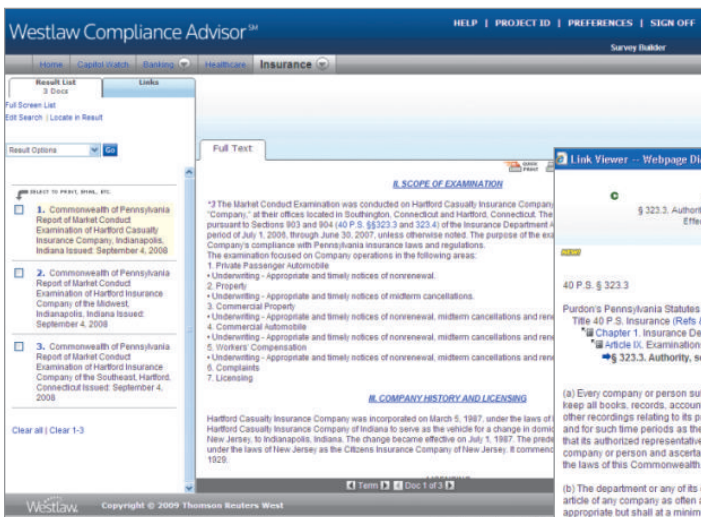
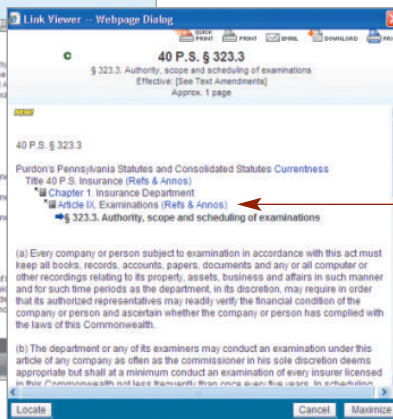


Table of Contents lets you quickly navigate through reports and orders.



See and easily link to the current text of a statute cited in a report or order.



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