



Commonwealth of Kentucky  
Public Protection Cabinet  
Department of Insurance

Matthew G. Bevin, Governor

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Nancy Atkins, Commissioner

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**DOI's Consumer Protection Returns More Than \$15 Million to  
Kentuckians**

***Millions in restitution returned to consumers; more than \$600,000 returned to  
General Fund***

**FRANKFORT, Ky. (Dec. 21, 2017)** – The Kentucky Department of Insurance's (DOI) Consumer Protection Division announced today that it returned over \$15 million to Kentucky consumers during 2017.

Consumers received over \$10.5 million in restitution through the work of DOI's Market Conduct Branch, which conducts examinations of insurance-related businesses operating in Kentucky. The examinations ensure that regulated entities comply with the state's insurance code. If issues are identified through the examination process, DOI works to ensure that restitution is provided to policyholders.

An additional \$5.3 million was recovered for Kentucky consumers through the investigation and resolution of consumer complaints. This year, DOI's Consumer Protection Division received approximately 5,100 complaints and responded to over 13,000 calls. The division assisted consumers with a wide variety of issues relating to health, life, auto, homeowners, and commercial insurance.

"We take great pride in the fact that these numbers represent dollars in the pockets of Kentuckians," said Josh Rayborn, Director of DOI's Consumer Protection Division. "Our staff understands the complexities that exist in the insurance market, and we strive to handle each complaint with professionalism, understanding, and care."

Consumers were not the only group to benefit from the division's hard work in 2017. More than \$600,000 was returned to Kentucky's General Fund as a result of civil penalties and regulatory settlements with insurance companies. In some cases, the division collaborated with insurance departments in other states to reach regulatory settlements for the Commonwealth.

“Our division staff works tirelessly on behalf of Kentuckians,” said Rayborn. “Citizens need to know we are here to assist them, and that we care about consumers.”

DOI Commissioner Nancy Atkins said it is important for consumers to contact the Consumer Protection Division for assistance with insurance-related issues. “The department strives to maintain an insurance marketplace that is viable for companies and fair for consumers,” said Atkins. “Information from consumers allows the department to keep a pulse on the insurance industry and identify current trends and issues that impact Kentuckians.”

For more information on DOI’s Consumer Protection Division or to file a consumer complaint, visit [insurance.ky.gov](http://insurance.ky.gov).

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The Kentucky Department of Insurance regulates the Commonwealth's insurance market, licenses agents and other insurance professionals, monitors the financial condition of companies, educates consumers to make wise choices, and ensures Kentuckians are treated fairly in the marketplace. To learn more about DOI, visit <http://insurance.ky.gov>.