



North Dakota Insurance Department

Safeguarding Promises. Fostering Fairness.
Jon Godfread, Commissioner

Annual Consumer Assistance, Enforcement Action & Fraud Report

2021

| insurance.nd.gov
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Cover Photo: ND Tourism

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Summary of Total Relief

	2021	2020
Source	Relief Amount	Relief Amount
Company Complaints	\$188,067	\$278,758
Agent Complaints	\$0	\$0
SHIC & Prescription Connection	\$804,713	\$1,340,425
Consumer Assistance Inquiry	\$3,084,872	\$1,123,596
Total	\$4,066,843	\$2,742,779
Combined Total	\$6,809,622	

2021 Company and Agent Complaints

Type	Company Complaints		Agent Complaints	
	# Closed	Relief	# Closed	Relief
Auto	22	\$34,571	3	\$0
Fire, Allied/CMP	6	\$83,350	2	\$0
Homeowners	25	\$18,241	3	\$0
Life/Annuity	2	\$50,905	2	\$0
Accident/Health	1	\$0	1	\$0
Liability	2	\$0	0	\$0
Miscellaneous	1	\$1,000	0	\$0
	59	\$188,067	11	\$0

History of Agent Complaints

Year	Complaints Closed	Relief
2007	32	\$32,647.98
2008	34	\$44,778.30
2009	28	\$34,294.31
2010	24	\$0
2011	17	\$104,783.00
2012	25	\$224,381.98
2013	26	\$7,282.91
2014	31	\$31,042.29
2015	32	\$77,402.29
2016	12	\$666,322.46
2017	31	\$267,556.64
2018	19	\$30,536
2019	14	\$22,395
2020	15	\$0
2021	11	\$0
Total	351	\$1,543,423.27

History of Company Complaints

Year	Complaints Closed	Relief
2007	201	\$422,665.85
2008	241	\$521,251.11
2009	236	\$656,361.44
2010	211	\$565,938.69
2011	197	\$1,150,882.61
2012	180	\$626,162.86
2013	169	\$2,560,183.84
2014	141	\$757,964.28
2015	118	\$815,135.27
2016	117	\$2,492,692.86
2017	115	\$1,363,812.68
2018	144	\$188,318
2019	128	\$498,134
2020	68	\$278,758
2021	59	\$188,067
Total	351	\$1,543,423.27

State Health Insurance Counseling (SHIC) Program

Year	Number of Contacts	Relief
2007	9,484	\$2,397,363
2008	15,907	\$4,034,031
2009	18,529	\$4,541,977
2010	13,194	\$3,068,776
2011	12,270	\$3,006,150
2012	11,372	\$2,739,387
2013	9,758	\$2,336,943
2014	9,694	\$2,275,030
2015	8,716	\$1,433,024
2016	9,359	\$1,619,720
2017	5,198	\$416,250.47
2018	5,521	\$1,324,357
2019	6,513	\$1,766,582
2020	4,649	\$1,298,907
2021	4,944	\$796,355

Prescription Connection

Relief is based on national averages for prescription costs

	2021	2020
Persons Assisted	10	26
Total Estimated Relief	\$8,358	\$41,518

Agent Enforcement Actions

	2021	2020	2019	2018	2017
Cease & Desist	0	0	1	0	0
Fines	0	5	10	26	31
Probations	0	0	16	34	13
Revocations	7	4	13	6	14
Suspensions	0	0	0	0	1
Other	11	15	15	22	33
Total Actions*	18	24	55	88	92
Total Fines	\$0	\$1,350	\$4,800	\$13,600	\$22,400

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

Company Enforcement Actions

	2021	2020	2019	2018	2017
Cease & Desist	0	0	0	0	0
Fines	1	0	7	4	10
Probations	0	0	0	0	0
Revocations	1	0	0	0	9
Suspensions	0	1	1	0	2
Other	0	10	0	5	2
Total Actions*	2	11	8	5	23
Total Fines	\$34,965	\$13,392	\$147,970	\$13,600	\$72,602

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

Fraud Actions

	2021	2020	2019	2018	2017	2016
Insurance Fraud Cases	272	302	338	265	235	228
Investigative Criteria Not Met	331	135	135	86	105	87
Jurisdiction	108	39	28	44	22	33
No Evidence of a Crime	167	39	77	33	22	37
Declined by Prosecutor	3	0	0	0	1	0
Prosecuted	18	4	6	18	8	14
For Information Only	125	40	43	36	31	21
Prosecution Not Appropriate	10	4	4	20	17	6
Statute of Limitations	13	4	5	6	6	4
Unable to Prove Beyond a Reasonable Doubt	82	15	30	22	24	26
Open	56	22	10	0	0	0

Amount of Actual Fraud Loss

2021	2020	2019	2018
\$1,084,722.70	\$626,792.64	\$1,189,788.05	\$140,473.66

2017	2016
\$148,616.86	\$545,728.96