

Company Violations for: Tri-State Consumer Insurance Company									
#	Entity	Cite Type	Ref #	State	Area Examined	Violation Category	Violation Date	Fine	Date Added
1	Tri-State Consumer Insurance Company	Statute	§ 3111	NY	Underwriting and rating	Failed to notify senior citizen insureds annually in writing of the third-party designee notice procedure; Insurance Law Section 3111(a);	10/30/2020	\$ 217,300.00	3/19/2021
2	Tri-State Consumer Insurance Company	Article	34 § 3425	NY	Underwriting and rating	Improperly issued notices of cancellation that were not based on lawfully pennitted reasons or conditions; in violation of Insurance Law Section 3425(c)(2);	10/30/2020	\$ 217,300.00	3/20/2021
3	Tri-State Consumer Insurance Company	Article	34 § 3425	NY	Underwriting and rating	Failed to have proof of mailing of notices of termination in violation of Insurance Law Section 3425(h)(1).	10/30/2020	\$ 217,300.00	3/20/2021
4	Tri-State Consumer Insurance Company	Article	51 § 5106	NY	Claims	Failed pay or deny claims within 30 calendar days after receipt of proof of claim including all relevant verification requests in violation of Insurance Law Section 5106(a) and Sections 65-3.8(a) and (c) of Insurance Regulation 68 [11NYCRR65];	10/30/2020	\$ 217,300.00	3/20/2021
5	Tri-State Consumer Insurance Company	Regulation	11 NYCRR § 65-3.8	NY	Claims	Failed pay or deny claims within 30 calendar days after receipt of proof of claim including all relevant verification requests in violation of Insurance Law Section 5106(a) and Sections 65-3.8(a) and (c) of Insurance Regulation 68 [11NYCRR65];	10/30/2020	\$ 217,300.00	3/20/2021
6	Tri-State Consumer Insurance Company	Regulation	11 NYCRR § 65-3.5	NY	Claims	Failed to mail verification forms within 10 business days after receipt of No-Fault Application in violation of Section 65-3.5(a) of Insurance Regulation 68.	10/30/2020	\$ 217,300.00	3/20/2021

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7	Tri-State Consumer Insurance Company	Regulation	11 NYCRR § 65-3.16	NY	Claims	Failed to properly calculate payments for loss of earnings from work in violation of Section 65-3.16(b) of Insurance Regulation 68.	10/30/2020	\$ 217,300.00	3/20/2021
8	Tri-State Consumer Insurance Company	Regulation	11 NYCRR § 65-3.17	NY	Claims	Failed to forward an explanation of benefits form to injured party at least every six months in violation of Section 65-3.17 of Insurance Regulation 68.	10/30/2020	\$ 217,300.00	3/20/2021
9	Tri-State Consumer Insurance Company	Regulation	11 NYCRR § 216.7	NY	Claims	Failed to include required information on estimate of repairs in violation of Section 216.7(b)(13) of Insurance Regulation 64 [1 NYCRR 216].	10/30/2020	\$ 217,300.00	3/21/2021
10	Tri-State Consumer Insurance Company	Regulation	11 NYCRR § 216.7	NY	Claims	Failed to notify its insureds in writing of the status of a physical damage claim, that is subject to a deductible and a subrogation claim, within 120 days after the date of the claim payment in violation of Section 216.7(g)(5) of Insurance Regulation 64.	10/30/2020	\$ 217,300.00	3/21/2021
11	Tri-State Consumer Insurance Company	Regulation	11 NYCRR § 216.8	NY	Reporting requirements	Failed to report first party and third-party losses in excess of \$2500 to the designated central organization and the National Insurance Crime Bureau as appropriate in the time allotted in violations of Sections 216.8(d)(2) and 216.10(d).	10/30/2020	\$ 217,300.00	3/21/2021

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12	Tri-State Consumer Insurance Company	Regulation	11 NYCRR § 216.10	NY	Reporting requirements	Failed to report first party and third-party losses in excess of \$2500 to the designated central organization and the National Insurance Crime Bureau as appropriate in the time allotted in violations of Sections 216.8(d)(2) and 216.10(d).	10/30/2020	\$ 217,300.00	3/21/2021
13	Tri-State Consumer Insurance Company	Regulation	11 NYCRR § 218.5	NY	Underwriting and rating	Failed to include the exact prescribed redlining practices prohibition verbiage on appropriate notices of termination in violation of Section 218.5(a) of insurance Regulation 90 [11 NYCRR 218.5].	10/30/2020	\$ 217,300.00	3/21/2021
14	Tri-State Consumer Insurance Company	Regulation	11 NYCRR § 216.8	NY	Reporting requirements	Failed to report first party and third-party losses in excess of \$2500 to the designated central organization and the National Insurance Crime Bureau as appropriate in the time allotted in violations of Sections 216.8(d)(2) and 216.10(d).	10/30/2020	\$ 217,300.00	3/21/2021