



LOU PENN
& Associates, Inc.

Market Conduct Auditor®

Take the Complicated Out of Compliance

Be prepared with turnkey
compliance software.



LET'S START WITH AN ANALOGY...

Say you're tasked with finding the most recent award-winning cookie recipes that must contain:

- Chocolate
- Nuts
- Marshmallow

How would you go about doing it?

What Is It?

FIND AN EASY-TO-USE SEARCH TOOL

Ideally, you'd find a tool that allows you to **search award-winning cookie recipes and filter by multiple ingredients**, so you find exactly what you're looking for without wasting time. This is how Market Conduct Auditor works...

**...but with Compliance Violations
instead of cookies.**

What Is It?

With Market Conduct Auditor's® Issue-Based Platform You Will:

- Quickly search specific compliance violation data using filters such as state, business line, category, issue, and more
- Avoid manually searching through multiple violations and at the end of your search connecting with a specific cite to find details regarding a particular violation/issue, etc. you're looking for.

What Is It?

Why an Issue-Based Platform Is Better

✓ Issue-Based Search/Platform

Easily use search filters to find the specific issue you're looking for, i.e.,

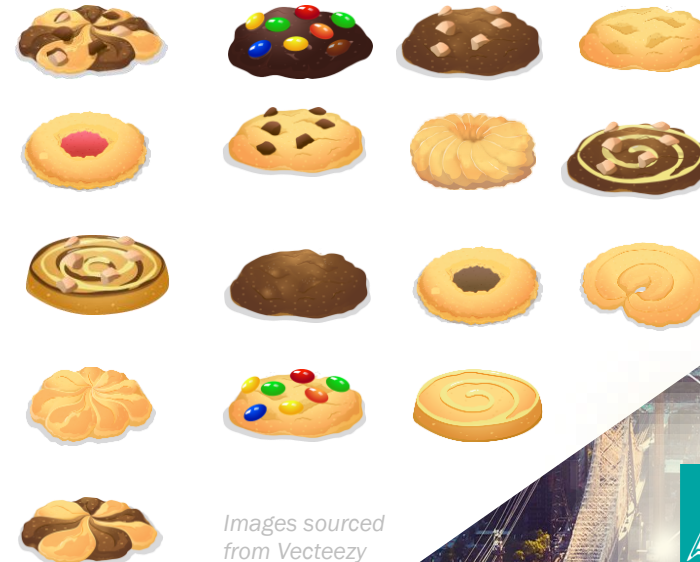
- ✓ Award-Winning Cookie Recipes with:
- ✓ Chocolate
- ✓ Nuts
- ✓ Marshmallow



✗ Cite-Based Search/Platform

Manually search through 15 cookies to find the one that is the issue-based result on the left.

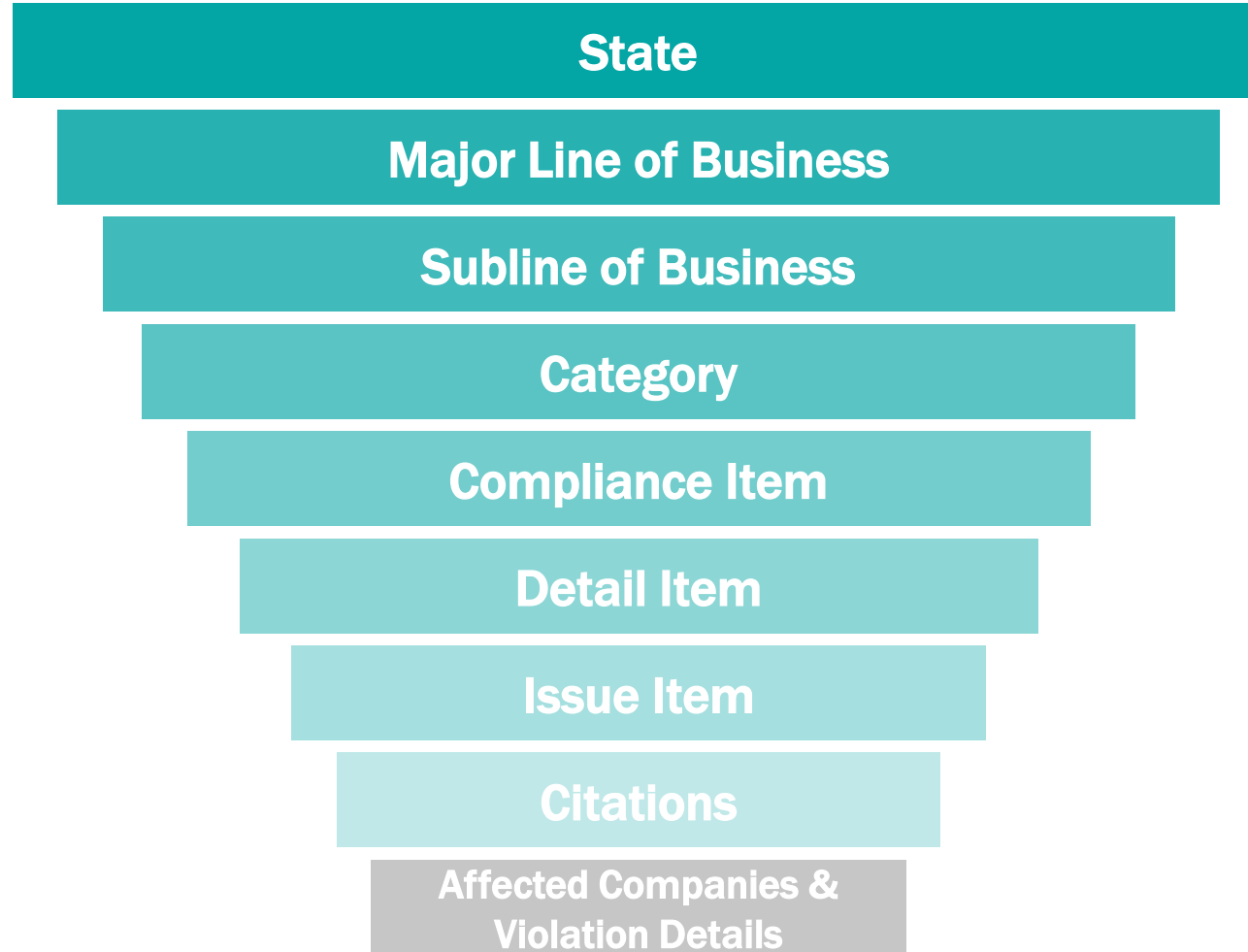
- ✓ Award-Winning Cookie Recipes



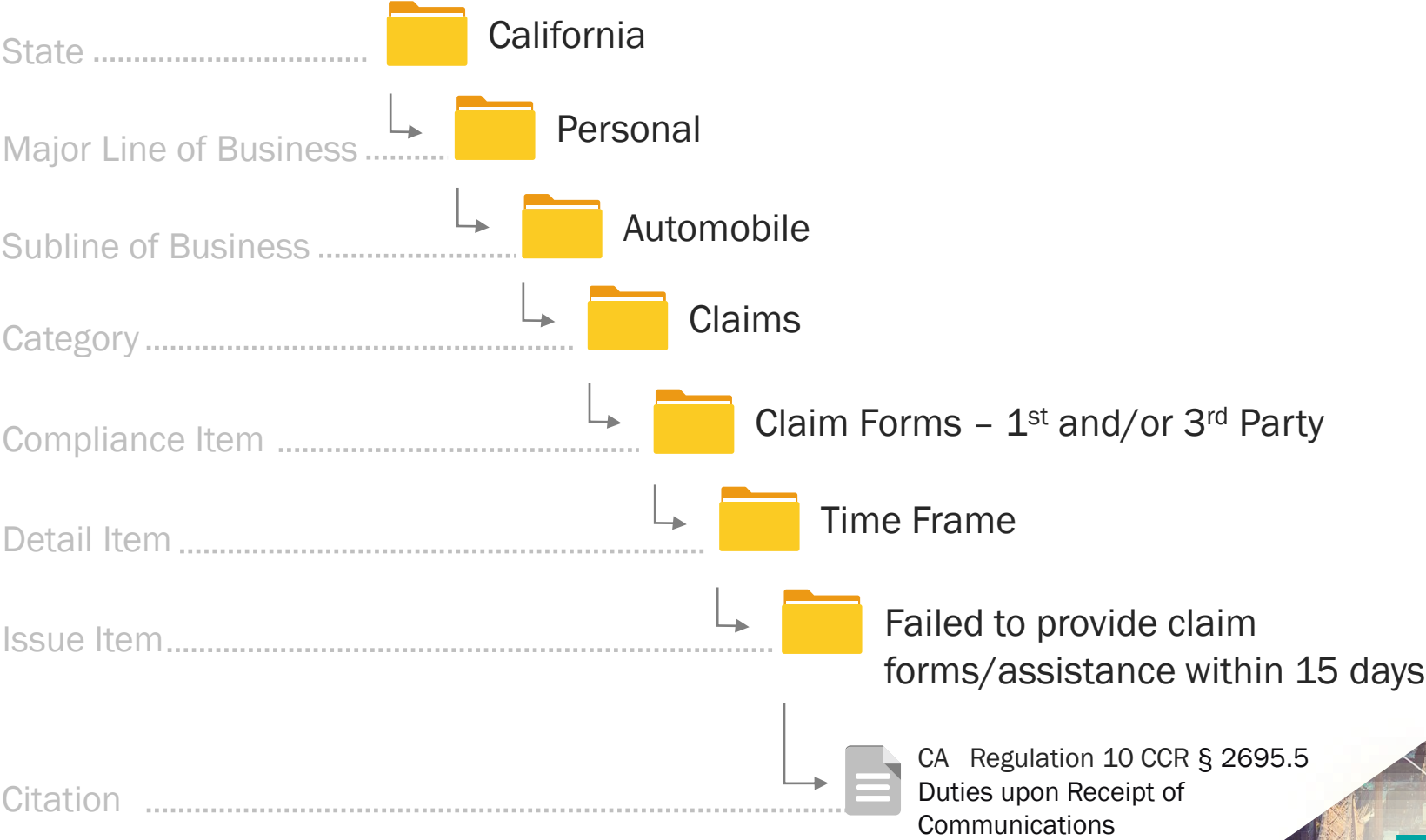
Images sourced from Vecteezy

How It Works

DRILLDOWN SEARCH HIERARCHY



SEARCH PATH EXAMPLE



Property & Casualty Search

Basic | Advanced | **Drilldown View** | Word Search/Reference Number Search

Choose at least one option:

- State
- Line of Business
- Sub-Line of Business
- Category
- Compliance
- Detail
- Issue

Reset | Export Results to Excel

2 Results

- California - **State**
 - Commercial
 - Personal - **Line of Business**
 - Automobile - **Subline of Business**
 - Claims - **Category**
 - Acceptance/denial - 1st and/or 3rd party
 - Acceptance/denial - 3rd party
 - Acknowledgement and/or payment - 1st and/or 3rd party
 - Claim forms - 1st and/or 3rd party - **Compliance Item**
 - Theft of insured vehicle
 - Time frame - **Detail**
 - Failed to provide claim forms/assistance within 15 calendar days - **Issue**

CA	Statute § 790.03	Unfair Claims Settlement Practices Regulations - Prohibited Acts
CA	Regulation 10 CCR § 2695.5	Duties upon Receipt of Communications

Claim handling

1. State = California
2. Line of Business = Personal
3. Subline of Business = Automobile
4. Category = Claims
5. Compliance Item = Claim Forms – 1st and/or 3rd Party
6. Detail = Time Frame
7. Issue = Failed to provide claim forms/assistance within 15 calendar days

What Is It?

Why an Issue-Based Platform Is Better

✓ Issue-Based Search/Platform

Easily use search filters to find the specific issue you're looking for, i.e.,

- 4. P/C
- Personal
- Automobile
- Claims
- Claim forms – 1st and/or 3rd party
- Time frame
- Failed to provide claim forms/assistance within 15 calendar days

✗ Cite-Based Search/Platform

Manually search through 15 specific issues to find the one that is the issue-based result on the left.

No.	Industry	Line of Business	Sub Line of Business	Category	Compliance	Detail	Issue
1	P/C	Personal	Automobile	Claims	Acknowledgement and/or payment – 1 st and/or 3 rd party	Time frame	15 calendar days
2	P/C	Personal	Automobile	Claims	Acknowledgement and/or payment – 1 st and/or 3 rd party	Notice to agent	Notice to insurer
3	P/C	Personal	Automobile	Claims	Acknowledgement and/or payment – 1 st and/or 3 rd party	Notice of claim to agent	Failed to immediately transmit notice of claim to the insurer
4	P/C	Personal	Automobile	Claims	Claim forms – 1 st and/or 3 rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days
5	P/C	Personal	Automobile	Claims	Claim handling	Training and certification requirements	Failed to comply with the Fair Claims Regulations Practices Designation by claimant
6	P/C	Personal	Automobile	Claims	Claim handling	Claimants designee	Failed to begin necessary investigation of the claim within 15 days
7	P/C	Personal	Automobile	Claims	Claim handling	Abandon property	15 calendar days
8	P/C	Personal	Automobile	Claims	Complete investigation – 1 st party	Time frame	Failed to begin necessary investigation of the claim within 15 days
9	P/C	Personal	Automobile	Claims	Investigation – 1 st and/or 3 rd party	Time frame	15 calendar days
10	P/C	Personal	Automobile	Claims	Investigation – 1 st and/or 3 rd party		Failed to begin necessary investigation of the claim within 15 days
11	P/C	Personal	Automobile	Claims	Investigation – 1 st and/or 3 rd party	Time frame	15 calendar days

Overview of All Issues in the Selected Issue

Results for Selected Reference: 10 CCR § 2695.5

No.	Industry	Line of Business	Sub Line of Business	Category	Compliance	Detail	Issue
1	P/C	Personal	Automobile	Claims	Acknowledgement and/or payment – 1 st and/or 3 rd party	Time frame	15 calendar days
2	P/C	Personal	Automobile	Claims	Acknowledgement and/or payment – 1 st and/or 3 rd party	Notice to agent	Notice to insurer
3	P/C	Personal	Automobile	Claims	Acknowledgement and/or payment – 1 st and/or 3 rd party	Notice of claim to agent	Failed to immediately transmit notice of claim to the insurer
4	P/C	Personal	Automobile	Claims	Claim forms – 1 st and/or 3 rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days
5	P/C	Personal	Automobile	Claims	Claim handling	Training and certification requirements	Failed to comply with the Fair Claims Regulations Practices Designation by claimant
6	P/C	Personal	Automobile	Claims	Claim handling	Claimants designee	Failed to begin necessary investigation of the claim within 15 days
7	P/C	Personal	Automobile	Claims	Claim handling	Abandon property	15 calendar days
8	P/C	Personal	Automobile	Claims	Complete investigation – 1 st party	Time frame	Failed to begin necessary investigation of the claim within 15 days
9	P/C	Personal	Automobile	Claims	Investigation – 1 st and/or 3 rd party	Time frame	15 calendar days
10	P/C	Personal	Automobile	Claims	Investigation – 1 st and/or 3 rd party	Time frame	Failed to begin necessary investigation of the claim within 15 days
11	P/C	Personal	Automobile	Claims	Pertinent communications – 1 st and/or 3 rd party	Time frame	15 calendar days
12	P/C	Personal	Automobile	Claims	Pertinent communications – 1 st and/or 3 rd party	Time frame	Failed in its response, to furnish claimant with a complete response
13	P/C	Personal	Automobile	Claims	Pertinent communications – 1 st and/or 3 rd party	Failure to respond	Failed to furnish the claimant with a complete response
14	P/C	Personal	Automobile	Claims	Subrogation	Subrogation demands	Fails to respond to subrogation demands and/or in timely manner
15	P/C	Personal	Automobile	Complaints	DOI response requirements	Time frame	21 calendar days

Summary of All Companies that Violated the Selected Issue in California

#	Company Name	Line of Business	Sub Line of Business	Violation Category	Violation Date	Area Examined	Name Type	Amt Type	Amt
	LOB : Personal SLOB : Automobile Category : Claims Compliance : Claim forms - 1st and/or 3rd party Detail : Time frame Issue : Failed to provide claim forms/assistance within 15 calendar days Reference Number : 10 CCR § 2695.5 State : California								
1	National Continental; Progressive Casualty; Progressive Direct; Progressive Express; Progressive Select; Progressive West; United Financial Casualty	Personal	Automobile	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice under CIC § 790.03(h)(3).	6/3/2022	Claims	Company	Restitution	\$ 30,164.00
2	Alliance United Insurance Company	Personal	Automobile	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	11/30/2021	Claims	Company	Restitution	\$ 45,926.00
3	Harco National Insurance Company; Wilshire Insurance Company	Personal	Automobile	In two instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. In one instance, the Company did not send a claimant statement form to an attorney, or contact the attorneys office to provide reasonable assistance within 15 calendar days. In the other instance, the Company took months to send its Certification of No Insurance form for a medical payment claim. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	9/28/2021	Claims	Company	Restitution	\$ 4,030.00
4	Western General Insurance Company	Personal	Automobile	In 13 instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Company failed to transmit the appropriate claim forms to insureds and claimants. The Company did not provide assistance and direction to insureds and claimants on how to proceed with their claims. The Company keeps the claims on suspended activities while asking insureds and claimants to keep calling the Company back. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices	9/28/2021	Claims	Company	Restitution	\$ 676,400.00
5	QBE Ins. Corp.; Praetorian Ins. Co.; Unigard Ins. Co.; General Casualty Co. of Wisconsin; Regent Ins. Co.; Stonington Ins. Co.; North Pointe Ins. Co.	Personal	Automobile	In five instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	4/27/2021	Claims	Company	Restitution	\$ 1,015,196.00

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LOB : Personal									
6	St. Paul Fire and Marine Insurance Co; Standard Fire Insurance Co.; Travelers Casualty & Surety Co.; Travelers Casualty Insurance Co of America; etc..	Personal	Automobile	In two instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within fifteen (15) calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	4/27/2021	Claims	Company	Restitution	\$ 25,263.00
7	Topa Insurance Company	Personal	Automobile	In two instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within fifteen (15) calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2)	6/26/2019	Claims	Company	Restitution	\$ 71,593.00
8	Wawanesa General Insurance Company	Personal	Automobile	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice under CIC § 790.03(h)(3).	3/12/2019	Claims	Company	Restitution	\$ 9,430.00
9	National Unity Insurance Company	Personal	Automobile	Failed to provide necessary forms, instructions, etc., within 15 calendar days; did not provide instructions, reasonable assistance until 20 days after 1st notice of loss; did not send medical payments letter with forms to insureds passenger.	5/17/2018	Claims	Company	Restitution	\$ 3,762.00
10	Personal Express Insurance Company	Personal	Automobile	Failed to: provide necessary forms, instructions, and reasonable assistance within 15 calendar days; provide claimant with (BI) forms, instructions and reasonable assistance, etc., in violation of CCR § 2695.5(e)(2) and CIC § 790.03(h)(2).	12/5/2017	Claims	Company	Restitution	\$ 10,855.00
11	Philadelphia Indemnity Insurance Company	Personal	Automobile	In nine instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days.	1/9/2017	Claims	Company	Restitution	\$ 136,293.00
12	First American Specialty Insurance Company; First American Property and Casualty Insurance	Personal	Automobile	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days.	8/16/2016	Claims	Company	Restitution	\$ 10,661.00
13	Cornerstone National Insurance Company	Personal	Automobile	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days.	6/29/2016	Claims	Company	Restitution	\$ 106,346.00
14	Sterling Casualty Insurance Company	Personal	Automobile	In three instances, failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	3/23/2016	Claims	Company	Restitution	\$ 7,769.00
15	Mercury Insurance Company, Mercury Casualty Company and California Automobile Insurance Company	Personal	Automobile	Failed to: provide necessary forms, instructions, assistance within 15 calendar days: transmit an accident statement form, medical authorizations/medical report form in these instances, in violation of CCR §2695.5(e)(2) and CIC §790.03(h)(3).	12/21/2015	Private passenger automobile claims	Company	Restitution	\$ 732.00
16	Alliance United Insurance Company	Personal	Automobile	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(e)(2) and are unfair practices under CIC §790.03(h)(3).	8/28/2015	Claims	Company	Restitution	\$ 71,580.00
17	Dongbu Insurance Company	Personal	Automobile	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(e)(2) and are unfair practices under CIC §790.03(h)(3).	8/28/2014	Claims	Company	Restitution	\$ 204,788.00
18	Infinity Insurance Company	Personal	Automobile	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(e)(2) and are unfair practices under CIC §790.03(h)(3).	2/2/2012	Private Passenger Automobile Claims - Vendor Usage Bodily Injury	Company	Fine	\$ -

Company Violations for: All Companies

#	Entity	Cite Type	Ref #	State	Area Examined	Violation Category	Violation Date	Fine	Date Added	File Review Period Start	File Review Period End	Cite Title	Line of Business	Sub Line of Business	Category	Compliance	Detail	Issue	Exam Type	Fine Type
1	National Continental; Progressive Casualty; Progressive Direct; Progressive Express; Progressive Select; Progressive West; United Financial Casualty	Regulation	10 CCR § 2695.5	CA	Claims	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice under CIC § 790.03(h)(3).	6/3/2022	\$ 30,164.00	7/27/2022	3/1/2020	2/28/2021	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Exam of claim handling practices of the aforementioned Companies on private passenger automobile, commercial automobile and inland marine claims.	Company
2	National Continental; Progressive Casualty; Progressive Direct; Progressive Express; Progressive Select; Progressive West; United Financial Casualty	Statute	§ 790.03	CA	Claims	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice under CIC § 790.03(h)(3).	6/3/2022	\$ 30,164.00	7/27/2022	3/1/2020	2/28/2021	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Exam of claim handling practices of the aforementioned Companies on private passenger automobile, commercial automobile and inland marine claims.	Company
3	Alliance United Insurance Company	Regulation	10 CCR § 2695.5	CA	Claims	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	11/30/2021	\$ 45,926.00	1/5/2022	4/1/2019	3/31/2020	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	This examination covered the claim handling practices of Private Passenger Automobile claims closed during the period April 1, 2019 -	Company
4	Alliance United Insurance Company	Statute	§ 790.03	CA	Claims	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	11/30/2021	\$ 45,926.00	1/5/2022	4/1/2019	3/31/2020	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	This examination covered the claim handling practices of Private Passenger Automobile claims closed during the period April 1, 2019 - March 31, 2020.	Company
5	Harco National Insurance Company; Wilshire Insurance Company	Regulation	10 CCR § 2695.5	CA	Claims	In two instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. In one instance, the Company did not send a claimant statement form to an attorney, or contact the attorneys office to provide reasonable assistance within 15 calendar days. In the other instance, the Company took months to send its Certification of No Insurance form for a medical payment claim. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are	9/28/2021	\$ 4,030.00	10/31/2021	12/1/2018	11/30/2019	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	The examination was made of the claim handling practices and procedures in California.	Fair Plan
6	Harco National Insurance Company; Wilshire Insurance Company	Statute	§ 790.03	CA	Claims	In two instances, the Company failed to acknowledge notice of claim within 15 calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(1) and are unfair practices under CIC § 790.03(h)(2).	9/28/2021	\$ 4,030.00	10/31/2021	12/1/2018	11/30/2019	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	The examination was made of the claim handling practices and procedures in California.	Fair Plan

Company Violations for: All Companies

#	Entity	Cite Type	Ref #	State	Area Examined	Violation Category	Violation Date	Fine	Date Added	File Review Period Start	File Review Period End	Cite Title	Line of Business	Sub Line of Business	Category	Compliance	Detail	Issue	Exam Type	Fine Type
7	Western General Insurance Company	Regulation	10 CCR § 2695.5	CA	Claims	In 13 instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Company failed to transmit the appropriate claim forms to insureds and claimants. The Company did not provide assistance and direction to insureds and claimants on how to proceed with their claims. The Company keeps the claims on suspended activities while asking insureds and claimants to keep calling the Company back. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair	9/28/2021	\$ 676,400.00	10/10/2021	1/16/2017	1/15/2018	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Western General Insurance Company by Order of the Superior Court of California on August 5, 2021, the Court ordered the Company into liquidation.	Company
8	Western General Insurance Company	Statute	§ 790.03	CA	Claims	In 13 instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Company failed to transmit the appropriate claim forms to insureds and claimants. The Company did not provide assistance and direction to insureds and claimants on how to proceed with their claims. The Company keeps the claims on suspended activities while asking insureds and claimants to keep calling the Company back. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair	9/28/2021	\$ 676,400.00	10/10/2021	1/16/2017	1/15/2018	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Western General Insurance Company by Order of the Superior Court of California on August 5, 2021, the Court ordered the Company into liquidation.	Company
9	QBE Ins. Corp.; Praetorian Ins. Co.; Unigard Ins. Co.; General Casualty Co. of Wisconsin; Regent Ins. Co.; Stonington	Regulation	10 CCR § 2695.5	CA	Claims	In five instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	4/27/2021	\$ 1,015,196.00	7/6/2021	2/1/2019	1/31/2020	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Claims market conduct exam	Company
10	QBE Ins. Corp.; Praetorian Ins. Co.; Unigard Ins. Co.; General Casualty Co. of Wisconsin; Regent Ins. Co.; Stonington	Statute	§ 790.03	CA	Claims	In five instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	4/27/2021	\$ 1,015,196.00	7/6/2021	2/1/2019	1/31/2020	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Claims market conduct exam	Company
11	St. Paul Fire and Marine Insurance Co; Standard Fire Insurance Co.; Travelers Casualty & Surety Co.; Travelers Casualty Insurance Co of America;	Regulation	10 CCR § 2695.5	CA	Claims	In two instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within fifteen (15) calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	4/27/2021	\$ 25,263.00	7/3/2021	8/1/2018	7/31/2019	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Claims and underwriting targeted market conduct exam	Company

Company Violations for: All Companies

#	Entity	Cite Type	Ref #	State	Area Examined	Violation Category	Violation Date	Fine	Date Added	File Review Period Start	File Review Period End	Cite Title	Line of Business	Sub Line of Business	Category	Compliance	Detail	Issue	Exam Type	Fine Type
12	St. Paul Fire and Marine Insurance Co; Standard Fire Insurance Co.; Travelers Casualty & Surety Co.; Travelers Casualty Insurance Co of America;	Statute	\$ 790.03	CA	Claims	In two instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within fifteen (15) calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	4/27/2021	\$ 25,263.00	7/3/2021	8/1/2018	7/31/2019	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Claims and underwriting targeted market conduct exam	Company
13	Topa Insurance Company	Regulation	10 CCR § 2695.5	CA	Claims	In two instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within fifteen (15) calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and	6/26/2019	\$ 71,593.00	7/31/2019	1/1/2014	8/31/2015	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Market conduct claims exam	Company
14	Topa Insurance Company	Statute	\$ 790.03	CA	Claims	In two instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within fifteen (15) calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and in one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice	6/26/2019	\$ 71,593.00	7/31/2019	1/1/2014	8/31/2015	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Market conduct claims exam	Company
15	Wawanesa General Insurance Company	Regulation	10 CCR § 2695.5	CA	Claims	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice	3/12/2019	\$ 9,430.00	4/30/2019	4/1/2017	3/31/2018	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Claims exam	Company
16	Wawanesa General Insurance Company	Statute	\$ 790.03	CA	Claims	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice	3/12/2019	\$ 9,430.00	4/30/2019	4/1/2017	3/31/2018	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Claims exam	Company
17	National Unity Insurance Company	Regulation	10 CCR § 2695.5	CA	Claims	Failed to provide necessary forms, instructions, etc., within 15 calendar days; did not provide instructions, reasonable assistance until 20 days after 1st notice of loss; did not send medical payments letter with forms to insureds passenger.	5/17/2018	\$ 3,762.00	5/17/2018	3/1/2016	2/28/2017	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
18	National Unity Insurance Company	Statute	\$ 790.03	CA	Claims	Failed to provide necessary forms, instructions, etc., within 15 calendar days; did not provide instructions, reasonable assistance until 20 days after 1st notice of loss; did not send medical payments letter with forms to insureds passenger.	5/17/2018	\$ 3,762.00	5/17/2018	3/1/2016	2/28/2017	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
19	Personal Express Insurance Company	Regulation	10 CCR § 2695.5	CA	Claims	Failed to: provide necessary forms, instructions, and reasonable assistance within 15 calendar days; provide claimant with (BI) forms, instructions and reasonable assistance, etc., in violation of CCR § 2695.5(e)(2) and CIC § 790.03(h)(2).	12/5/2017	\$ 10,855.00	12/5/2017	8/1/2014	7/31/2015	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
20	Personal Express Insurance Company	Statute	\$ 790.03	CA	Claims	Failed to: provide necessary forms, instructions, and reasonable assistance within 15 calendar days; provide claimant with (BI) forms, instructions and reasonable assistance, etc., in violation of CCR § 2695.5(e)(2) and CIC § 790.03(h)(2).	12/5/2017	\$ 10,855.00	12/5/2017	8/1/2014	7/31/2015	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
21	Philadelphia Indemnity Insurance Company	Statute	\$ 790.03	CA	Claims	In nine instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days.	1/9/2017	\$ 136,293.00	1/9/2017	12/1/2012	11/30/2013	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company

Company Violations for: All Companies

#	Entity	Cite Type	Ref #	State	Area Examined	Violation Category	Violation Date	Fine	Date Added	File Review Period Start	File Review Period End	Cite Title	Line of Business	Sub Line of Business	Category	Compliance	Detail	Issue	Exam Type	Fine Type
22	Philadelphia Indemnity Insurance Company	Regulation	10 CCR § 2695.5	CA	Claims	In nine instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days.	1/9/2017	\$ 136,293.00	1/9/2017	12/1/2012	11/30/2013	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
23	First American Specialty Insurance Company; First American Property and Casualty	Regulation	10 CCR § 2695.5	CA	Claims	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days.	8/16/2016	\$ 10,661.00	8/16/2016	9/1/2014	8/31/2015	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
24	First American Specialty Insurance Company; First American Property and Casualty	Statute	\$ 790.03	CA	Claims	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days.	8/16/2016	\$ 10,661.00	8/16/2016	9/1/2014	8/31/2015	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
25	Cornerstone National Insurance Company	Regulation	10 CCR § 2695.5	CA	Claims	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days.	6/29/2016	\$ 106,346.00	6/29/2016	2/1/2014	1/31/2015	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
26	Cornerstone National Insurance Company	Statute	\$ 790.03	CA	Claims	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days.	6/29/2016	\$ 106,346.00	6/29/2016	2/1/2014	1/31/2015	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
27	Safe Auto Insurance Company	Regulation	14 VAC 5-400-50	VA	Claims	The examiners found one violation of 14 VAC 5-400-50 D. The company failed to provide reasonable assistance to an insured during the handling of a claim.	6/2/2016	\$ 63,023.00	6/2/2016	4/1/2013	3/31/2014	Failure to acknowledge pertinent communication	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Market Conduct Examination	Company
28	Sterling Casualty Insurance Company	Statute	\$ 790.03	CA	Claims	In three instances, failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	3/23/2016	\$ 7,769.00	3/23/2016	6/1/2014	5/31/2015	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
29	Sterling Casualty Insurance Company	Regulation	10 CCR § 2695.5	CA	Claims	In three instances, failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	3/23/2016	\$ 7,769.00	3/23/2016	6/1/2014	5/31/2015	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
30	Mercury Insurance Company, Mercury Casualty Company and California Automobile Insurance Company	Regulation	10 CCR § 2695.5	CA	Private passenger automobile claims	Failed to: provide necessary forms, instructions, assistance within 15 calendar days; transmit an accident statement form, medical authorizations/medical report form in these instances, in violation of CCR §2695.5(e)(2) and CIC §790.03(h)(3).	12/21/2015	\$ 732.00	12/21/2015	6/16/2013	6/15/2014	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	No fine iss
31	Mercury Insurance Company, Mercury Casualty Company and California Automobile Insurance Company	Statute	\$ 790.03	CA	Private passenger automobile claims	Failed to: provide necessary forms, instructions, assistance within 15 calendar days; transmit an accident statement form, medical authorizations/medical report form in these instances, in violation of CCR §2695.5(e)(2) and CIC §790.03(h)(3).	12/21/2015	\$ 732.00	12/21/2015	6/16/2013	6/15/2014	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	No fine iss

Company Violations for: All Companies																				
#	Entity	Cite Type	Ref. #	State	Area Examined	Violation Category	Violation Date	Fine	Date Added	File Review Period Start	File Review Period End	Cite Title	Line of Business	Sub Line of Business	Category	Compliance	Detail	Issues	Exam Type	Fine Type
32	Alliance United Insurance Company	Regulation	10 CCR § 2695.5	CA	Claims	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(c)(2) and are unfair practices under CIC §790.03(h)(3).	8/28/2015	\$ 71,580.00	8/28/2015	10/1/2012	9/30/2013	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	No fine issue
33	Alliance United Insurance Company	Statute	§ 790.03	CA	Claims	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(c)(2) and are unfair practices under CIC §790.03(h)(3).	8/28/2015	\$ 71,580.00	8/28/2015	10/1/2012	9/30/2013	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	No fine issue
34	Dongbu Insurance Company	Regulation	10 CCR § 2695.5	CA	Claims	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(c)(2) and are unfair practices under CIC §790.03(h)(3).	8/28/2014	\$ 204,788.00	8/28/2014	1/1/2013	1/31/2014	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	No fine issue
35	Dongbu Insurance Company	Statute	§ 790.03	CA	Claims	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(c)(2) and are unfair practices under CIC §790.03(h)(3).	8/28/2014	\$ 204,788.00	8/28/2014	1/1/2013	1/31/2014	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	No fine issue
36	Anchor General Insurance Company	Statute	§ 790.03	CA	Personal automobile claims	Failed to supply the claimant with a copy of the estimate upon which the settlement was based in alleged violation of CCR §2695.8(f) and are unfair practices under CIC §790.03(h)(3).	2/7/2013	\$ -	2/7/2013	1/1/2011	12/31/2011	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
37	Fidelity National Insurance Companies	Statute	§ 790.03	CA	Private passenger automobile claims	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(c)(2) and are unfair practices under CIC §790.03(h)(3).	11/28/2012	\$ -	11/28/2012	3/1/2010	8/31/2011	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
38	Workmens Auto Insurance Company	Statute	§ 790.03	CA	Private passenger automobile physical damage claims	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(c)(2) and are unfair practices under CIC §790.03(h)(3).	10/16/2012	\$ -	10/16/2012	3/1/2011	2/29/2012	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
39	National Interstate Insurance Company	Statute	§ 790.03	CA	Personal automobile claims	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(c)(2) and are unfair practices under CIC §790.03(h)(3).	6/13/2012	\$ -	6/13/2012	3/1/2010	8/31/2011	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
40	Infinity Insurance Company	Regulation	10 CCR § 2695.5	CA	Private Passenger Automobile Claims - Vendor Usage Bodily Injury Review	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(c)(2) and are unfair practices under CIC §790.03(h)(3).	2/2/2012	\$ -	2/2/2012	3/1/2009	8/31/2010	Duties upon Receipt of Communications	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
41	Infinity Insurance Company	Statute	§ 790.03	CA	Private Passenger Automobile Claims - Vendor Usage Bodily Injury Review	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(c)(2) and are unfair practices under CIC §790.03(h)(3).	2/2/2012	\$ -	2/2/2012	3/1/2009	8/31/2010	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
42	Ocean Harbor Casualty Insurance Company	Statute	§ 790.03	CA	Private Passenger Automobile Claims - Vendor Usage Bodily Injury Review	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(c)(2) and are unfair practices under CIC §790.03(h)(3).	1/11/2012	\$ -	1/11/2012	3/1/2010	2/29/2011	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company
43	Mendota Insurance Company	Statute	§ 790.03	CA	Private Passenger Automobile Claims - Vendor Usage Bodily Injury Review	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR §2695.5(c)(2) and are unfair practices under CIC §790.03(h)(3).	11/3/2011	\$ -	11/3/2011	3/1/2009	8/31/2010	Unfair Claims Settlement Practices Regulations - Prohibited Acts	Personal	Automobile	Claims	Claim forms - 1st and/or 3rd party	Time frame	Failed to provide claim forms/assistance within 15 calendar days	Targeted - Market Conduct Examination	Company

Print Out of Results for Selected Issue



Market Criticism

Exam Period

Mar 1, 2020 - Feb 28, 2021

CDI

0031-5; 2028-9; 4660-7; 4989-0; 5754-7; 2087-5; 3620-2

National Continental; Progressive Casualty; Progressive Direct; Progressive Express; Progressive Select; Progressive West; United Financial Casualty

Exam Type

Exam of claim handling practices of the aforementioned Companies on private passenger automobile, commercial automobile and inland marine claims.

Area Examined

Claims

Regulation

10 CCR § 2695.5

Violation Date

Jun 3, 2022

Fine Type

Restitution

Fine Amount

\$30,164

Violation Category

In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice under CIC § 790.03(h)(3).

[Click here to view the market conduct report.](#)

PRIVATE PASSENGER AUTOMOBILE




18. In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within fifteen (15) calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice under CIC § 790.03(h)(3).

Summary of the Company's Response: In this instance, the Company agrees it did not provide reasonable assistance with the necessary information within 15 days. The claim representative involved in the initial handling of the claim is no longer employed by the Company and therefore could not be coached.

SEARCH RESULTS

Print, email or export results.

18 Companies match the search results (listed below).


California Regulation #: 10 CCR § 2695.5   [Export to Excel](#)  Market Conduct Auditor™

Duties upon Receipt of Communications

LOB: Personal SLOB: Automobile Category: Claims Compliance: Claim forms - 1st and/or 3rd party Detail: Time frame Issue: Failed to provide claim forms/assistance within 15 calendar days

Market Criticisms : 18 Cite Text Generic Examiners Comments NAIC Standards: 1




Company: All Companies

<input type="checkbox"/>	Name	Line Of Business	Sub Line Of Business	Violation Category	Violation Date	Area Examined	
<input checked="" type="checkbox"/>	National Continental; Progressive Casualty; Prog...	Personal	Automobile	In one instance, the Company failed to provide n...	6/3/2022	Claims	
<input checked="" type="checkbox"/>	Alliance United Insurance Company	Personal	Automobile	In one instance, the Company failed to provide n...	11/30/2021	Claims	
<input checked="" type="checkbox"/>	Harco National Insurance Company; Wilshire Ins...	Personal	Automobile	In two instances, the Company failed to provide ...	9/28/2021	Claims	
<input checked="" type="checkbox"/>	Western General Insurance Company	Personal	Automobile	In 13 instances, the Company failed to provide ne...	9/28/2021	Claims	
<input checked="" type="checkbox"/>	QBE Ins. Corp.; Praetorian Ins. Co.; Unigard Ins. C...	Personal	Automobile	In five instances, the Company failed to provide n...	4/27/2021	Claims	
<input checked="" type="checkbox"/>	St. Paul Fire and Marine Insurance Co; Standard F...	Personal	Automobile	In two instances, the Company failed to provide ...	4/27/2021	Claims	
<input checked="" type="checkbox"/>	Topa Insurance Company	Personal	Automobile	In two instances, the Company failed to provide ...	6/26/2019	Claims	
<input checked="" type="checkbox"/>	Wawanesa General Insurance Company	Personal	Automobile	In one instance, the Company failed to provide n...	3/12/2019	Claims	

100 items per page 1 of 18 of 18 items

Sort by any column.

SEARCH RESULTS

California Regulation #: 10 CCR § 2695.5   [Export to Excel](#) 

Duties upon Receipt of Communications

LOB: Personal SLOB: Automobile Category: Claims Compliance: Claim forms - 1st and/or 3rd party Detail: Time frame Issue: Failed to provide claim forms/assistance within 15 calendar days

[Market Criticisms : 18](#) **Cite Text** [Generic Examiners Comments](#) [NAIC Standards: 1](#)

(a) Upon receiving any written or oral inquiry from the Department of Insurance concerning a claim, every licensee shall immediately, but in no event more than twenty-one (21) calendar days of receipt of that inquiry, furnish the Department of Insurance with a complete written response based on the facts as then known by the licensee. A complete written response addresses all issues raised by the Department of Insurance in its inquiry and includes copies of any documentation and claim files requested. This section is not intended to permit delay in responding to inquiries by Department personnel conducting a scheduled examination on the insurer's premises.

(b) Upon receiving any communication from a claimant, regarding a claim, that reasonably suggests that a response is expected, every licensee shall immediately, but in no event more than fifteen (15) calendar days after receipt of that communication, furnish the claimant with a complete response based on the facts as then known by the licensee. This subsection shall not apply to require communication with a claimant subsequent to receipt by the licensee of a notice of legal action by that claimant.

(c) The designation specified in subsection 10:2695.2 (c) shall be in writing, signed and dated by the claimant, and shall indicate that the designated person is authorized to handle the claim. All designations shall be transmitted to the insurer and shall be valid from the date of execution until the claim is settled or the designation is revoked. A designation may be revoked by a writing transmitted to the insurer, signed and dated by the claimant, indicating that the designation is to be revoked and the effective date of the revocation.

(d) Upon receiving notice of claim, every licensee or claims agent shall immediately transmit notice of claim to the insurer.

(e) Upon receiving notice of claim, every insurer shall immediately, but in no event more than fifteen (15) calendar days later, do the following unless the notice of claim received is a notice of legal action:

(1) acknowledge receipt of such notice to the claimant unless payment is made within that period of time. If the acknowledgement is not in writing, a notation of acknowledgement shall be made in the insurer's claim file and dated. Failure of an insurance agent or claims agent to promptly transmit notice of claim to the insurer shall be imputed to the insurer except where the subject policy was issued pursuant to the California Automobile Assigned Risk Program.

(2) PROVIDE TO THE CLAIMANT NECESSARY FORMS, INSTRUCTIONS, AND REASONABLE ASSISTANCE, INCLUDING BUT NOT LIMITED TO, SPECIFYING THE INFORMATION THE CLAIMANT MUST PROVIDE FOR PROOF OF CLAIM;

(3) begin any necessary investigation of the claim.




(f) An insurer may not require that the notice of claim under a policy be provided in writing unless such requirement is specified in the insurance policy or an endorsement thereto.

Last revised: 7/23/2003

Cite Text tab shows the language that was violated in yellow highlight for easy reference.

SEARCH RESULTS

Generic Examiners Comments tab also shows the language that was violated in yellow highlight for easy reference.

California Regulation #: 10 CCR § 2695.5   [Export to Excel](#) 

Duties upon Receipt of Communications

LOB: Personal SLOB: Automobile Category: Claims Compliance: Claim forms - 1st and/or 3rd party Detail: Time frame Issue: Failed to provide claim forms/assistance within 15 calendar days

Market Criticisms: 18 Cite Text **Generic Examiners Comments** NAIC Standards: 1

Market conduct examiners will verify that insurers' comply with the following claim acknowledgement requirements:

DOI WRITTEN/ORAL INQUIRY:

-Verify that after receipt of a written or oral inquiry from the DOI an insurer must respond within in twenty-one (21) calendar days of receipt of the inquiry, to furnish the DOI a complete written response

Note: [A complete written response means - the response addresses all issues raised by the Department of Insurance in its inquiry and includes copies of any documentation and claim files requested; if the DOI is performing an examination on premise this section is not intended to permit delay in responding to an examiners inquiries]

RESPONSE TO PERTINENT COMMUNICATIONS:

-Verify that an insurer upon receiving any communication from a claimant, regarding a claim, that reasonably suggests that a response is expected, must immediately, and no more than fifteen (15) calendar days of receipt of that communication, furnish the claimant with a complete response based on the facts as then known

Note: [This subsection shall not apply to require communication with a claimant subsequent to receipt by the licensee of a notice of legal action by that claimant]

DESIGNATION BY CLAIMANT:

-Verify that where a claimant authorizes someone to act on his/her behalf that the designation is in writing, signed and dated by the claimant, and indicates that the designated person is authorized to handle the claim

Note: [All designations shall be transmitted to the insurer and shall be valid from the date of execution until the claim is settled or the designation is revoked]

ACKNOWLEDGEMENT/NOTICE OF CLAIM:

-Verify that every licensee or claims agent immediately transmits notice of claim to the insurer

-Verify that upon receipt of notice of claim, every insurer immediately, but in no event more than fifteen (15) calendar days later, performs the following unless the notice of claim received is a notice of legal action:

- Acknowledges receipt of the notice to the claimant unless payment is made within that period of time
- Acknowledgement not in writing, required that a notation of acknowledgement be made in the insurer's claim file and dated
- The responsibility of the failure of an insurance agent or claims agent to promptly transmit notice of claim to the insurer shall be imputed to the insurer except where the subject policy was issued pursuant to the California Automobile Assigned Risk Program




PROVIDE THE CLAIMANT WITH ALL NECESSARY FORMS, INSTRUCTIONS, AND REASONABLE ASSISTANCE, INCLUDING BUT NOT LIMITED TO, SPECIFYING THE INFORMATION THE CLAIMANT MUST PROVIDE FOR PROOF OF CLAIM

-Begin any necessary investigation of the claim

FAIR CLAIMS PRACTICES REGULATION

-Verify that insurers do not fail to comply with the Fair Claims Regulations Practices, i.e., CCR § 2695.5(e)(1), CCR § 2695.5(e)(2), and CCR § 2695.5(e)(3), and are unfair practices under CIC § 790.03(h)(2)

SEARCH RESULTS

California Regulation #: 10 CCR § 2695.5   [Export to Excel](#)  Market Conduct Auditor®

Duties upon Receipt of Communications

LOB: Personal SLOB: Automobile Category: Claims Compliance: Claim forms - 1st and/or 3rd party Detail: Time frame Issue: Failed to provide claim forms/assistance within 15 calendar days




Market Criticisms : 18 Cite Text Generic Examiners Comments **NAIC Standards: 1**

Standard Number	Standard Type	NAIC Heading	NAIC Standard
6	Property & Casualty	Claims	Claim files are properly handled in accordance with policy provisions, and state law (including HIPPA), rules and regulations.

1 of 1 items

NAIC Standards tab shows the standard with which the violation is being compared.

SEARCH RESULTS

California Regulation #: 10 CCR § 2695.5   [Export to Excel](#)  Market Conduct Auditor™

Duties upon Receipt of Communications

LOB: Personal SLOB: Automobile Category: Claims Compliance: Claim forms - 1st and/or 3rd party Detail: Time frame Issue: Failed to provide claim forms/assistance within 15 calendar days

Market Criticisms : 18 Cite Text Generic Examiners Comments NAIC Standards: 1

Company: All Companies

<input type="checkbox"/>	Name	Line Of Business	Sub Line Of Business	Violation Category	Violation Date	Area Examined
<input checked="" type="checkbox"/>	National Continental; Progressive Casualty; Prog...	Personal	Automobile	In one instance, the Company failed to provide n...	6/3/2022	Claims
<input checked="" type="checkbox"/>	Alliance United Insurance Company	Personal	Automobile	In one instance, the Company failed to provide n...	11/30/2021	Claims
<input checked="" type="checkbox"/>	Harco National Insurance Company; Wilshire Ins...	Personal	Automobile	In two instances, the Company failed to provide ...	9/28/2021	Claims
<input checked="" type="checkbox"/>	Western General Insurance Company	Personal	Automobile	In 13 instances, the Company failed to provide ne...	9/28/2021	Claims
<input checked="" type="checkbox"/>	QBE Ins. Corp.; Praetorian Ins. Co.; Unigard Ins. C...	Personal	Automobile	In five instances, the Company failed to provide n...	4/27/2021	Claims
<input checked="" type="checkbox"/>	St. Paul Fire and Marine Insurance Co; Standard F...	Personal	Automobile	In two instances, the Company failed to provide ...	4/27/2021	Claims
<input checked="" type="checkbox"/>	Topa Insurance Company	Personal	Automobile	In two instances, the Company failed to provide ...	6/26/2019	Claims
<input checked="" type="checkbox"/>	Wawanesa General Insurance Company	Personal	Automobile	In one instance, the Company failed to provide n...	3/12/2019	Claims

100 items per page 1 of 18 of 18 items

Back at the Market Criticisms tab, choose a company to view their violation details and full market criticism report.


VIOLATION DETAILS AND REPORT

Get back to search results by clicking the "Selected Reference" tab.

Print violation details on this page.

View the full market conduct report.

Selected Reference: 10 CCR § 2695.5 **Full Market Criticism Information**

Market Criticism  Exam Period: Mar 1, 2020 - Feb 28, 2021 CDI #: 0031-5; 2028-9; 4660-7; 4989-0; 5754-7; 2087-5; 3620-2

National Continental; Progressive Casualty; Progressive Direct; Progressive Express; Progressive Select; Progressive West; United Financial Casualty

Exam Type	Area Examined	Regulation
Exam of claim handling practices of the aforementioned Companies on private passenger automobile, commercial automobile and inland marine claims.	Claims	10 CCR § 2695.5

Violation Date	Fine Type	Fine Amount	Violation Category
Jun 3, 2022	Restitution	\$30,164	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice under CIC § 790.03(h)(3).

[Click here to view the market conduct report.](#)

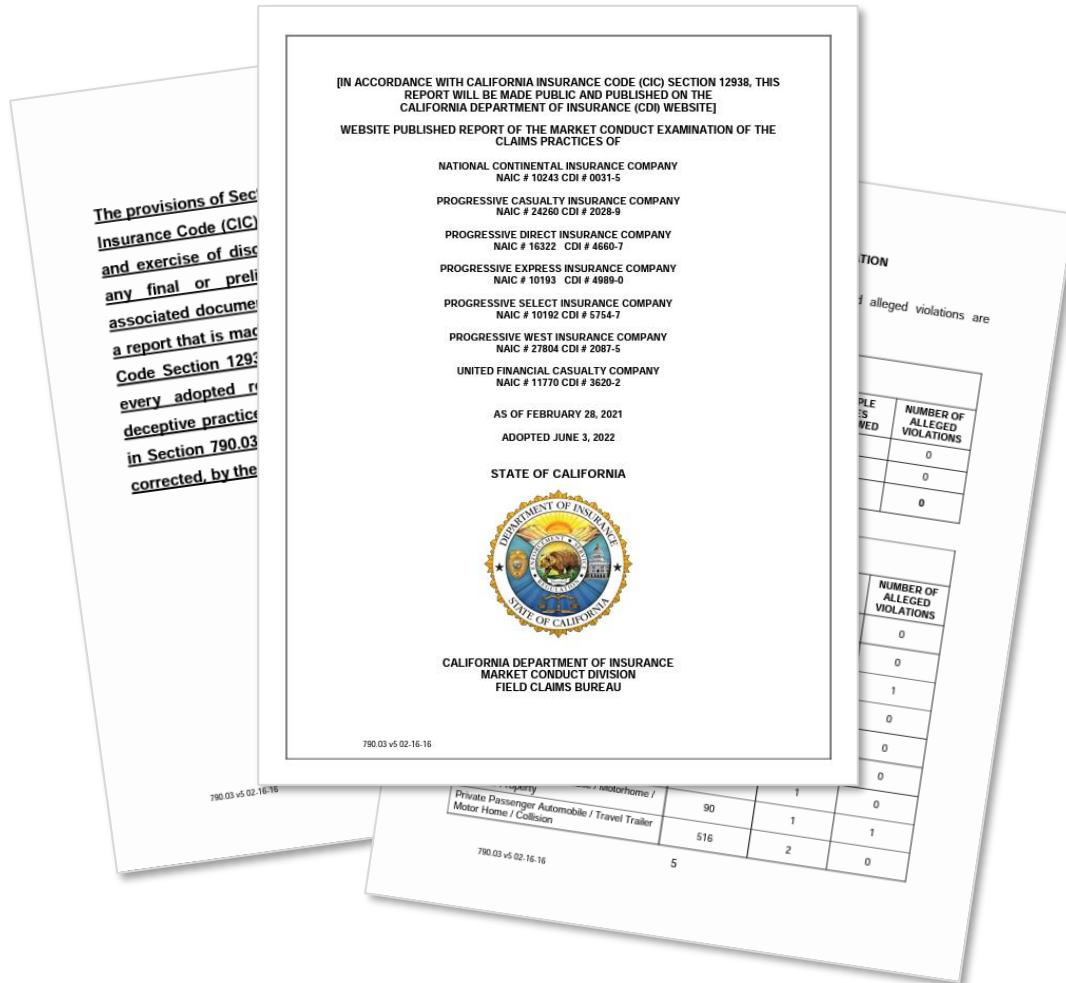
PRIVATE PASSENGER AUTOMOBILE

18. **In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within fifteen (15) calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice under CIC § 790.03(h)(3).**

Summary of the Company's Response: In this instance, the Company agrees it did not provide reasonable assistance with the necessary information within 15 days. The claim representative involved in the initial handling of the claim is no longer employed by the Company and therefore could not be coached.




Highlighted citation text for easy reference.

MARKET CONDUCT REPORT



When you choose to view the report, you'll download the full official Market Conduct Examination Report that is publicly available (PDF).

SEARCH RESULTS

California Regulation #: 10 CCR § 2695.5   [Export to Excel](#) 

Duties upon Receipt of Communications

LOB: Personal SLOB: Automobile Category: Claims Compliance: Claim forms - 1st and/or 3rd party Detail: Time frame Issue: Failed to provide claim forms/assistance within 15 calendar days

Market Criticisms : 18 Cite Text Generic Examiners Comments NAIC Standards: 1

Company: All Companies

✓ Name	Line Of Business	Sub Line Of Business	Violation Category	Violation Date	Area Examined
✓ National Continental; Progressive Casualty; Prog...	Personal	Automobile	In one instance, the Company failed to provide n...	6/3/2022	Claims
✓ Alliance United Insurance Company	Personal	Automobile	In one instance, the Company failed to provide n...	11/30/2021	Claims
✓ Harco National Insurance Company; Wilshire Ins...	Personal	Automobile	In two instances, the Company failed to provide ...	9/28/2021	Claims
✓ Western General Insurance Company	Personal	Automobile	In 13 instances, the Company failed to provide ne...	9/28/2021	Claims
✓ QBE Ins. Corp.; Praetorian Ins. Co.; Unigard Ins. C...	Personal	Automobile	In five instances, the Company failed to provide n...	4/27/2021	Claims
✓ St. Paul Fire and Marine Insurance Co; Standard F...	Personal	Automobile	In two instances, the Company failed to provide ...	4/27/2021	Claims
✓ Topa Insurance Company	Personal	Automobile	In two instances, the Company failed to provide ...	6/26/2019	Claims
✓ Wawanesa General Insurance Company	Personal	Automobile	In one instance, the Company failed to provide n...	3/12/2019	Claims

100 items per page 1 of 1 1 of 18 of 18 items

Back at the Market Criticisms tab, choose Export to Excel to get all results information in a spreadsheet format.

EXCEL EXPORT

#	Company Name	Line of	Sub Line of	Violation Category	Violation	Area Examined	Name Type	Amt Type	Amt
1	National Continental; Progressive Casualty; Progressive Direct; Progressive Express; Progressive Select; Progressive West; United Financial Casualty	Personal	Automobile	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice under CIC § 790.03(h)(3).	6/3/2022	Claims	Company	Restitution	\$ 30,164.00
2	Alliance United Insurance Company	Personal	Automobile	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	11/30/2021	Claims	Company	Restitution	\$ 45,926.00
3	Harco National Insurance Company; Wilshire Insurance Company	Personal	Automobile	In two instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. In one instance, the Company did not send a claimant statement form to an attorney, or contact the attorneys office to provide reasonable assistance within 15 calendar days. In the other instance, the Company took months to send its Certification of No Insurance form for a medical payment claim. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	9/28/2021	Claims	Company	Restitution	\$ 4,030.00
4	Western General Insurance Company	Personal	Automobile	In 13 instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Company failed to transmit the appropriate claim forms to insureds and claimants. The Company did not provide assistance and direction to insureds and claimants on how to proceed with their claims. The Company keeps the claims on suspended activities while asking insureds and claimants to keep calling the Company back. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	9/28/2021	Claims	Company	Restitution	\$ 676,400.00
5	QBE Ins. Corp.; Praetorian Ins. Co.; Unigard Ins. Co.; General Casualty Co. of Wisconsin; Regent Ins. Co.; Stonington Ins. Co.; North Pointe Ins. Co.	Personal	Automobile	In five instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	4/27/2021	Claims	Company	Restitution	\$ 1,015,196.00
6	St. Paul Fire and Marine Insurance Co.; Standard Fire Insurance Co.; Travelers Casualty & Surety Co.; Travelers Casualty Insurance Co of America; etc...	Personal	Automobile	In two instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within fifteen (15) calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	4/27/2021	Claims	Company	Restitution	\$ 25,263.00
7	Topa Insurance Company	Personal	Automobile	In two instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within fifteen (15) calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and CIC § 790.03(h)(3).	6/26/2019	Claims	Company	Restitution	\$ 71,593.00
8	Wawanesa General Insurance Company	Personal	Automobile	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice under CIC § 790.03(h)(3).	3/12/2019	Claims	Company	Restitution	\$ 9,430.00
9	National Unity Insurance Company	Personal	Automobile	Failed to provide necessary forms, instructions, etc., within 15 calendar days; did not provide instructions, reasonable assistance until 20 days after 1st notice of loss; did not send medical payments letter with forms to insureds passenger.	5/17/2018	Claims	Company	Restitution	\$ 3,762.00
10	Personal Express Insurance Company	Personal	Automobile	Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days; provide claimant with (B) forms, instructions and reasonable assistance, etc., in violation of CCR § 2695.5(e)(2) and CIC § 790.03(h)(2).	12/5/2017	Claims	Company	Restitution	\$ 10,855.00
11	Philadelphia Indemnity Insurance Company	Personal	Automobile	In nine instances, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days.	1/9/2017	Claims	Company	Restitution	\$ 136,293.00
12	First American Specialty Insurance Company; First American Property and Casualty Insurance Company	Personal	Automobile	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days.	8/16/2016	Claims	Company	Restitution	\$ 10,661.00
13	Cornerstone National Insurance Company	Personal	Automobile	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. In three instances, failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	6/23/2016	Claims	Company	Restitution	\$ 106,346.00
14	Sterling Casualty Insurance Company	Personal	Automobile	The Department alleges these acts are in violation of CCR § 2695.5(e)(2) and are unfair practices under CIC § 790.03(h)(3).	3/23/2016	Claims	Company	Restitution	\$ 7,769.00
15	Mercury Insurance Company; Mercury Casualty Company and California Automobile Insurance Company	Personal	Automobile	Failed to provide necessary forms, instructions, assistance within 15 calendar days; transmit an accident statement form, medical authorization/medical report form in these instances, in violation of CCR § 2695.5(e)(2) and CIC § 790.03(h)(3). Failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days a violation of CCR	12/21/2015	Private passenger automobile claims	Company	Restitution	\$ 732.00

Same information and tabs provided as found within the Market Conduct Auditor tool.



EXCEL EXPORT (Zoomed in for Detail)

#	Company Name	Line of Business	Sub Line of Business	Violation Category	Violation Date	Area Examined	Name Type	Amt Type	Amt
1	National Continental; Progressive Casualty; Progressive Direct; Progressive Express; Progressive Select; Progressive West; United Financial Casualty	Personal	Automobile	In one instance, the Company failed to provide necessary forms, instructions, and reasonable assistance within 15 calendar days. The Department alleges this act is in violation of CCR § 2695.5(e)(2) and is an unfair practice under CIC § 790.03(h)(3).	6/3/2022	Claims	Company	Restitution	\$30,164.00

Same information provided as found within the Market Conduct Auditor tool.



Let's Review What We Did!

How to Audit Using Market Conduct Auditor®

Step 1: Decide how you want to audit your files, e.g.: By using the basic search or the drill down search. I will show both types and the results for each.

The first is the drilldown search example:

- By state
- By major line of business
- By subline of business
- By category
- By compliance issue
- By detail issue
- By item

How to Audit

Step 2: Select the state or states you want to examine.
Example: selecting a CA automobile claims example to audit:
Refer to your handout for assistance.

Step 3: Perform your search:

- Go to the drilldown search
- Click *California* for STATE
- Click *Personal* for MAJOR LINE OF BUSINESS
- Click *Automobile* for SUBLINE OF BUSINESS
- Click *Claim Forms* for CATEGORY
- Click *Claim Forms – 1st and/or 3rd Party* for COMPLIANCE ITEM
- Click *Time Frame* for DETAIL ITEM
- Click *Failed to provide claim forms/assistance within 15 days* for ISSUE ITEM
- Click the *CA Regulation CCR § 2695.5* to select all companies that had violated this specific issue in the market conduct exam

How to Audit

Step 4: View your results. Scroll down to the lower part of the screen and you will see the results of the drill down search:

- There were 18 companies that violated this specific regulation with this specific issue – *Failed to provide claim forms/assistance within 15 days.*
- You can sort the companies by most recent date which is 6/3/2022 or the least recent date of 2/2/2012.
- Selecting the most recent date of 6/3/2022, you can click on the company to see the specific violation which is organized in this database as “Full Market Criticism Information” for this particular company.
- I will go over the details of what is contained in the “Full Market Criticism”. You can print this out.
- Click on “Selected Reference 10 CCR §” to see the listing of all companies in California that have violated this regulation for this specific issue that was originally selected – *Failed to provide claim forms/assistance within 15 days.*

How to Audit

- There are 18 companies that have violated this specific issue. To see the details for each company in the “Full Market Criticism View”, just click on the name of the company and the results will be displayed on the screen which you can print out.
- To see the highlighted language that was violated in the “Cite Text” and the “Examiners Comments”, click on the “Cite Text” button and then click on the “Generic Examiners Comments” button. You can print out this information by clicking the print button, or you can email it by clicking on the email button.
- You can also print the results of all the companies in California that violated this specific issue in California Regulation #: 10 CCR § 2695.5.
- Click “Export to Excel” to print the listing of all companies that had market conduct violations for this specific issue.



California Regulation #: 10 CCR § 2695.5 **Export to Excel**

Duties upon Receipt of Communications

LOB: Personal

SLOB: Automobile

Category: Claims

Compliance: Claim forms - 1st and/or 3rd party

Detail: Time frame

Issue: Failed to provide claim forms/assistance within 15 calendar days

Citation Text

(a) Upon receiving any written or oral inquiry from the Department of Insurance concerning a claim, every licensee shall immediately, but in no event more than twenty-one (21) calendar days of receipt of that inquiry, furnish the Department of Insurance with a complete written response based on the facts as then known by the licensee. A complete written response addresses all issues raised by the Department of Insurance in its inquiry and includes copies of any documentation and claim files requested. This section is not intended to permit delay in responding to inquiries by Department personnel conducting a scheduled examination on the insurer's premises.

(b) Upon receiving any communication from a claimant, regarding a claim, that reasonably suggests that a response is expected, every licensee shall immediately, but in no event more than fifteen (15) calendar days after receipt of that communication, furnish the claimant with a complete response based on the facts as then known by the licensee. This subsection shall not apply to require communication with a claimant subsequent to receipt by the licensee of a notice of legal action by that claimant.

(c) The designation specified in subsection 10:[2695.2](#) (c) shall be in writing, signed and dated by the claimant, and shall indicate that the designated person is authorized to handle the claim. All designations shall be transmitted to the insurer and shall be valid from the date of execution until the claim is settled or the designation is revoked. A designation may be revoked by a writing transmitted to the insurer, signed and dated by the claimant, indicating that the designation is to be revoked and the effective date of the revocation.

(d) Upon receiving notice of claim, every licensee or claims agent shall immediately transmit notice of claim to the insurer.

(e) Upon receiving notice of claim, every insurer shall immediately, but in no event more than fifteen (15) calendar days later, do the following unless the notice of claim received is a notice of legal action:

(1) acknowledge receipt of such notice to the claimant unless payment is made within that period of time. If the acknowledgement is not in writing, a notation of acknowledgement shall be made in the insurer's claim file and dated. Failure of an insurance agent or claims agent to promptly transmit notice of claim to the insurer shall be imputed to the insurer except where the subject policy was issued pursuant to the California Automobile Assigned Risk Program.

(2) PROVIDE TO THE CLAIMANT NECESSARY FORMS, INSTRUCTIONS, AND REASONABLE ASSISTANCE, INCLUDING BUT NOT LIMITED TO, SPECIFYING THE INFORMATION THE CLAIMANT MUST PROVIDE FOR PROOF OF CLAIM;

(3) begin any necessary investigation of the claim.

(f) An insurer may not require that the notice of claim under a policy be provided in writing unless such requirement is specified in the insurance policy or an endorsement thereto.

Last revised: 7/23/2003

Examiner's Comments

Market conduct examiners will verify that insurers' comply with the following claim acknowledgement requirements:

DOI WRITTEN/ORAL INQUIRY:

--Verify that after receipt of a written or oral inquiry from the DOI an insurer must respond within in twenty-one (21) calendar days of receipt of the inquiry, to furnish the DOI a complete written response

Note: [A complete written response means - the response addresses all issues raised by the Department of Insurance in its inquiry and includes copies of any documentation and claim files requested; if the DOI is performing an examination on premise this section is not intended to permit delay in responding to an examiners inquiries]

RESPONSE TO PERTINENT COMMUNICATIONS:

--Verify that an insurer upon receiving any communication from a claimant, regarding a claim, that reasonably suggests that a response is expected, must immediately, and no more than fifteen (15) calendar days of receipt of that communication, furnish the claimant with a complete response based on the facts as then known

Note: [This subsection shall not apply to require communication with a claimant subsequent to receipt by the licensee of a notice of legal action by that claimant]

DESIGNATION BY CLAIMANT:

--Verify that where a claimant authorizes someone to act on his/her behalf that the designation is in writing, signed and dated by the claimant, and indicates that the designated person is authorized to handle the claim

Note: [All designations shall be transmitted to the insurer and shall be valid from the date of execution until the claim is settled or the designation is revoked]

ACKNOWLEDGEMENT/NOTICE OF CLAIM:

--Verify that every licensee or claims agent immediately transmits notice of claim to the insurer

--Verify that upon receipt of notice of claim, every insurer immediately, but in no event more than fifteen (15) calendar days later, performs the following unless the notice of claim received is a notice of legal action:

----Acknowledges receipt of the notice to the claimant unless payment is made within that period of time

----Acknowledgement not in writing, required that a notation of acknowledgement be made in the insurer's claim file and dated

----The responsibility of the failure of an insurance agent or claims agent to promptly transmit notice of claim to the insurer shall be imputed to the insurer except where the subject policy was issued pursuant to the California Automobile Assigned Risk Program

----PROVIDE THE CLAIMANT WITH ALL NECESSARY FORMS, INSTRUCTIONS, AND REASONABLE ASSISTANCE, INCLUDING BUT NOT LIMITED TO, SPECIFYING THE INFORMATION THE CLAIMANT MUST PROVIDE FOR PROOF OF CLAIM

----Begin any necessary investigation of the claim

FAIR CLAIMS PRACTICES REGULATION

--Verify that insurers do not fail to comply with the Fair Claims Regulations Practices, i.e., CCR § 2695.5(e)(1), CCR § 2695.5(e)(2), and CCR § 2695.5(e)(3), and are unfair practices under CIC § 790.03(h)(2)

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